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STORIES FOR YOUNG HOUSEKEEPERS

BY

T. S. ARTHUR

AUTHOR OF "WORDS FOR THE WISE,"
"STORIES FOR PARENTS," "MAR-
RIED LIFE," Etc.

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STORIES

FOR

YOUNG HOUSEKEEPERS.

Monday
May
By T. S. ARTHUR.



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JOHN W. LOVELL COMPANY,
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1835

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PREFACE.

THERE are very few young housekeepers who may not profit, in a degree, by the experience of those who have already met some of the trials to which their new position naturally subjects them. For such, the pictures of domestic life here presented, drawn in the colours of truth by fancy's pencil, may have more than a passing interest. While some of them excite a smile, others will afford subjects for serious thought; and all may be read, the author thinks, without involving a waste of time,—an error into which he would be sorry to lead any one, either young or old.

This makes the sixth volume in our "LIBRARY FOR THE HOUSEHOLD."

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STORIES

FOR

YOUNG HOUSEKEEPERS.

WHERE THE MONEY GOES.

THERE was one thing that Mr. Barnaby could not, as he said, "figure out;" and that was, where all his money went to. He was not extravagant; nor could such a charge be brought against any member of his family. They did not give parties in winter, nor go to the Springs nor the sea-shore during the summer season. They did not keep a carriage, nor buy fine furniture, nor indulge in costly dressing. And yet, though Mr. Barnaby's annual receipts were in the neighbourhood of two thousand dollars a year, the thirty-first of December usually found him with an empty purse. This was the more surprising, as the Malcolms, next door, indulged in many things which the Barnabys would have considered extravagant; though the Malcolms had an income of only fifteen hundred dollars per annum. And, what was

more, Malcolm was putting three hundred dollars in the Savings bank every year.

"I can't figure it out," said Mr. Barnaby, one Newyear's eve, as he footed up the cash column of his annual expenses. "Two thousand and sixty odd dollars have gone since last December. But where has it gone? that's the question."

"I'm sure I haven't spent it," meekly replied Mrs. Barnaby, who always felt, when any allusion was made to the amount of money expended, as if her husband designed to charge her with extravagance.

"I know that, Aggy," said Mr. Barnaby, who understood, in a moment, how his wife felt. "I know that you haven't spent any thing more than is necessary. But, for all that, the cost of living has been enormous. We have only two more in family than Malcolm, whose salary is but fifteen hundred dollars; and what is altogether unaccountable, while I haven't ten dollars in my pocket, he has three hundred dollars of his year's salary snugly deposited in the Savings bank."

"I can't understand it," sighed Mrs. Barnaby. "I'm sure we don't indulge in any extravagances. We haven't bought an article of new furniture during the year; while the Malcolms have had a beautiful sofa, a set of candelabras, a large mahogany rocking-chair, and a dressing bureau for which they paid twenty-five dollars."

"I don't know how it is!" said Mr. Barnaby

"And that isn't all," continued his wife. "Mrs. Malcolm has bought her an elegant muff and boa, a velvet mantilla, and a pin and bracelet worth twenty-five dollars."

"It's unaccountable! We have had none of these things, and yet our expenses outrun theirs some eight hundred dollars! It really makes me unhappy. There is a leak somewhere; but, though I have searched for it long and anxiously, I cannot find it out."

"Still, we must remember," said Mrs. Barnaby, "that we have two more in family, and one of them an extra servant, whose wages and board do not come to less than a hundred and fifty dollars a year; and the additional child will swell the sum, put the expense at the lowest possible point, to two hundred and twenty-five dollars. Then we pay seventy-five dollars more rent than the Malcolms. So, you see, that in these three items, we make up a sum of three hundred dollars."

"Yes, but that isn't eight hundred."

"No, although it is a very important sum for which I have accounted. Half of it I have resolved to save. Mrs. Malcolm does with two girls, and I ought to get along with the same number. I'll send Hannah away next week."

"Indeed, Aggy, you will do no such thing," replied Mr. Barnaby, in a positive voice. "You're worn down with the toil and care of the children, as

it is, and must not think of dispensing with Hannah That would be a poor way to save."

"But I don't see why I can't do with less help as well as other people. There is Mrs. Jones, over the way, with as many children as I have, and she only keeps one servant."

"I am sorry for her; that is all I have to say on the subject. Her husband's income is less than half what I receive. We can afford three domestics as well as they can afford one. No, no, Aggy. If we are to retrench at any point, it must not be in the one you propose."

"I see no other way of reducing our expenses," sighed Mrs. Barnaby.

"Then let them go on as they are going, and we will be thankful for an income sufficient to meet our wants."

"But we ought to be saving something. We ought to be laying up three or four hundred dollars every year."

"I wish we could do so. However, as we cannot, there is no use in making ourselves unhappy in consequence. We shall be as well off fifty years hence as though we laid by a thousand dollars per annum."

Mrs. Barnaby looked serious and unhappy, as she sat, without replying to her husband's last remark; while Mr. Barnaby, regretting now that he had introduced the subject, sought to change it for one that was more agreeable. His efforts to do so were

not very successful, and the evening of the New-year was passed in reflections that were far from being pleasant to either party.

Although neither Mr. nor Mrs. Barnaby were able to answer the question, "Where does the money go?" we think the reader will be at no loss to "figure out" the matter, after we enlighten him a little as to the mode in which the financial affairs of the family were conducted.

On the morning that succeeded to the evening on which we have introduced Mr. and Mrs. Barnaby, the former, as was his custom, went to market. As he walked along, he run over in his mind the various articles he must purchase; and being in something of an economical mood, he summed up the amount they would probably cost. When he left the market-house, he had spent three dollars instead of a dollar and three quarters, which latter sum had fully covered, in his previous estimate, all the articles that were really wanted. How the additional dollar and a quarter came to be added, was in this wise. A loin of veal had been determined upon, which was not to cost over sixty-five cents; but a fine fat pair of chickens met his eyes, and the cost was only twenty-two cents more than the veal, which was such a trifle that he decided at once in favour of the chickens. Having bought the chickens, to add a bundle of celery and a quart of cranberries was the most natural thing in the world, and these took twenty cents

more, to say nothing of the pound of sugar at eight cents, that would be required to sweeten the cranberries. The man who had the chickens to sell had also some very nice honey, the sight of which created in the mind of Mr. Barnaby the desire to have some. The price was twenty-five cents a pound ; though what of that? Mr. Barnaby had no means of taking it home, but Mr. Barnaby was a man of expedients. He never liked to be foiled in any thing, and was, therefore, rarely at a loss for some mode of accomplishing his ends. Just across from the market-house was the shop of a tinman ; and, as Mr. Barnaby looked up, he saw the bright tin kettles, of all sizes and shapes, hanging before his door.

“ I have it,” said he, speaking aloud his thoughts. “ Such articles are always useful in a family.”

So he walked across to the tinman’s, and bought a small kettle, for which he paid thirty-one cents, and then walked back and had a pound of honey placed therein, for which he paid twenty-five cents more. After he had purchased what vegetables he had designed getting, some dried Lima beans presented themselves, and a quart was taken, as the price was but fifteen cents. Some cakes and candies for the children took a shilling more. Thus it was that three dollars were spent, instead of one dollar and three quarters, the sum at first decided upon as sufficient.

When Mr. Barnaby went to market, he put five

dollars in his pocket. On returning home and counting over his change, he could find but two.

"That can't be," he said to himself, searching first in one pocket and then in another. "I haven't spent three dollars."

But nowhere could he turn up another copper.

"Somebody must have given me wrong change." This was the most reasonable conclusion to which he could come, after adding up the cost of the various articles purchased, and forgetting to include the tin kettle, the cakes and candies for the children, and the quart of Lima beans.

"Hadn't you better take your umbrella with you?" said Mrs. Barnaby to her husband, as the latter prepared to leave for his place of business. "It looks very much like a storm."

Mr. Barnaby opened the door and glanced up at the sky.

"I don't think it will rain."

"It will be wisest to take your umbrella. If it don't rain, no harm will be done, and if it should rain, you will save yourself from being wet."

Mr. Barnaby paused a moment to think, and then said, as he stepped out, "I'll risk it."

On his way to his office, Mr. Barnaby passed a window in which were some very handsome bouquets of artificial flowers made from tissue-paper. He paused to admire, and then went in to ask the price

Once inside of the store in which the bouquets were sold, and in the power of a saleswoman who knew her man the moment he entered, there was no such thing as retiring without becoming the owner of a splendid bunch of flowers, at the moderate cost of fifty cents, which the shop-woman promised to send home immediately.

"Cheap enough," said Barnaby to himself, as he left the shop. "How many dollars have I spent in real flowers that faded, and became worthless in a day; but these will retain their beauty for years. Aggy will be delighted with them!"

During the morning, Mr. Barnaby had occasion to purchase some articles of stationery. While waiting to have them made up into a package, after selecting what he wanted, he commenced looking over the books that were displayed upon the counter.

"Just the thing for Tom," he said aloud, as he opened a book containing a number of gayly-painted pictures. "How much is it?"

"Only thirty-seven and a half cents."

"You may tie it up for me." And he tossed the book to the man who stood behind the counter.

Before twelve o'clock, the rain, which Mr. Barnaby's wife had predicted, began to fall. At one, it was still coming down freely, and at two, Mr. Barnaby's dinner hour, there was no sign of abatement. Mr. Barnaby opened the door of his office and gazed up at the leaden sky; he then looked

across the street, and saw, hanging before a door, just the article he wanted—an umbrella. To get possession of this article, he must, of course, purchase it. But he had two umbrellas at home now.

“What if I have?” said he to himself, as the fact was presented to his mind. “It is *here* that I want an umbrella.”

Not long was the question of buying another umbrella debated. He couldn't lose his dinner, especially as a fine pair of fat chickens were to be served; and it was raining too hard to think of venturing on the journey home without some protection. He might go home in a cab for fifty cents; but then the half dollar would be gone as certainly as if it were thrown into the street. If, on the contrary, he were to buy an umbrella, even though it cost more, he would be in possession of a useful article, that would have to be bought, as the natural result of the wear and tear of those he now had on hand, before a twelvemonth elapsed. Moreover, he reflected, for as large a family as his, three or four umbrellas were almost indispensable.

Arrived at this conclusion, Mr. Barnaby ran across the street, and supplied himself with a cheap cotton umbrella, at an expense of seventy-five cents.

“Where *does* the money go?” said Mr. Barnaby that evening, as he searched his pockets, and could find but a solitary sixpence remaining of the cash he had taken from his secretary in the morning.

"I can't understand it. Certainly I have not spent five dollars." Then he took a piece of paper and his pencil, and tried to "figure it up." But he did not get beyond four dollars; and he would almost have taken his oath that he had not spent a copper more. As for the deficit, that must have occurred through his having received wrong change.

Here the reader has a history of one day's spendings; and he will perceive that from two to three dollars passed from the hands of Mr. Barnaby that had better have remained in his possession. A system like this, pursued every day in the year, would use up from six hundred to nine hundred dollars, and there would be little or nothing to show for it in the end. In the day's expenditure, one dollar had gone, and Mr. Barnaby's memory was entirely at fault in regard to the manner of its disappearance. A dollar, thus wasted each day, would leave, in the annual expense, three hundred dollars unaccounted for. But Mr. Barnaby had never looked at the matter in this light. He did not reflect, that a cent uselessly spent every day is equal to three dollars thrown away in the year.

On the next morning, Mr. Barnaby again went to market, and, as was usual with him, turned over in his mind the various articles he must buy, and fixed upon the sum that would meet all that was really wanted. But, as on the day before, he exceeded this amount. The excess was one dollar, and the

articles purchased could all have been left in the market-house, and no member of Mr. Barnaby's family experienced the smallest deprivation in comfort or health.

"What a beautiful bunch of flowers!" said Mrs. Barnaby to her husband, for the tenth time, as they stood together in the parlour after breakfast. "What a pity it is we haven't a glass vase to cover them! They would look so sweet!"

"Wouldn't they?" was all the reply Mr. Barnaby made; but the idea suggested by his wife did not die with the sound of her voice. It entered his mind, and lived there. In imagination he saw that bouquet of flowers—tissue-paper though they were—within a glass vase, their beauty increased twofold.

Mr. Barnaby did not go direct to his office on leaving home that morning, but walked two or three squares out of his way, in order to visit a china-store. Before leaving the store, his purse was lighter by two dollars, that sum having been expended for a glass to cover the bouquet of paper flowers bought for fifty cents.

As Mr. Barnaby walked along, thinking how gratified his wife would be when the vase was brought home, he passed a pickling and preserving establishment, and saw in the window jars of fruit and vegetables of various kinds, preserved in the condition they were in on being taken from the vine

or tree. One of these jars was marked "Tomatoes." Mr. Barnaby liked tomatoes very much, and had them on his table from the time they were to be bought four for a shilling until frost withered the vines on which they grew. To have a taste of the delightful vegetable once during the winter could hardly be called extravagance—so thought Mr. Barnaby—even if it did cost something to procure the gratification. So in he went, without debating the matter, and bought a small jar for fifty cents. While the shopkeeper was selecting his change, he took up a small bottle containing less than half a pint, marked "Strawberries."

"Have these the natural flavour?" he inquired.

"O yes," replied the shopkeeper. "They have been hermetically sealed, after exhausting the air, and are in just the state they were when taken from the vines. I opened a bottle yesterday, and found them delicious."

"What is the price of this bottle?"

"Half a dollar."

"How better can I surprise and delight Aggy," said Mr. Barnaby to himself, "than by buying her some of these strawberries?"

That question settled the matter, and Mr. Barnaby's purse was soon lighter by another half dollar. The tomatoes and strawberries were then ordered to be sent home, and Mr. Barnaby, feeling very comfortable in mind, proceeded to his office, and entered

upon the business of the day. Between that and nightfall, he gave a shilling to a beggar, who got drunk on the money, bought fifty cents worth of toys for the children, over which they disputed as soon as they received them, and which were all broken up and thrown away in less than twenty-four hours, and ordered home a quarter of a dollar's worth of buns for tea, and found, on sitting down to supper, that his wife had baked enough cake to last the whole family for three or four days.

So passed the second day of the new year; and when, in the evening, reflection came, and Mr. Barnaby found nearly seven dollars less in his purse than when he went out in the morning, he was even more at a loss than on the day before to account for the deficiency. In attempting to sum up the various expenditures into which he had been led, he could not make out over five dollars and a half; and his mind remained totally in the dark as to the balance.

On the third day—but we will not weary the reader by minutely detailing the process by which Mr. Barnaby got rid of his money on the third, fourth, fifth, and sixth days of the new year. What we have given will furnish a clew to unravel the mystery of his heavy expenses, and show, what he was himself unable to find out, where the money went. The amount uselessly spent, or that might have been saved without any abridgment of physical or mental comfort, during those six days, was just

fifteen dollars ! or at the rate of seven hundred and fifty dollars a year.

The manner of proceeding during this one week shows exactly how Mr. Barnaby conducted his affairs. Not a day passed that he did not waste from one to three dollars in trifles to gratify a bad habit of desiring to have every little thing he saw, instead of waiting until real wants tugged at his purse-strings.

And it was not much better with Mrs. Barnaby. She, too, had acquired the same habit, and sixpences and shillings dropped daily from her fingers, as if they were of but small account.

Thus it went on, as it had been going for years ; and when the next thirty-first of December arrived, and Mr. Barnaby examined his expense account, he found that twenty-two hundred dollars had vanished, and that scarcely a vestige of any good it had brought them remained. There had been no additions, except very unimportant ones, to their furniture ; no silver plate nor fine jewelry had been purchased ; nor had either Mr. or Mrs. Barnaby indulged in any extravagance of dress.

"Where does the money go?" asked again Mr. Barnaby, in a kind of despairing tone.

"I'm sure I cannot tell," sadly replied his wife. "It seems impossible that we could have spent so much. What is there to show for it? Nothing!"

"Nothing at all! That makes the great mystery. Twenty-two hundred dollars!"

While they yet conversed, their neighbours, the Malcolms, dropped in to sit an hour. No very long time passed before the subject uppermost in the minds of the Barnabys showed itself.

"How is it," said Mr. Barnaby, "that you are able to live on so much less in the year than we can, and yet appear to spend more?"

Mrs. Malcolm smiled, and said that she was not aware that such was really the case.

"But I know that it is so," returned Mr. Barnaby "You do not spend as much as we do by at least seven or eight hundred dollars."

"Probably you put our expenses considerably below what they really are."

"No, I apprehend not. I suppose it costs you from twelve to thirteen hundred dollars a year."

"Yes. That is pretty near the mark."

"I shouldn't like to say how much it really does cost us; but I can assure you it is far beyond that. As to where the money goes, I am entirely in the dark. We have nothing to show for it. I wish you would impart to us your system of economy," said Mr. Barnaby, smiling. "If I could get through the year for fifteen hundred dollars, I would be perfectly satisfied."

"I have no particular system," replied Mr. Malcolm, "unless you call taking care of the little leaks in the cash, a system. When a boy, I lived with a shrewd old farmer in the country, who belonged to

the 'save-your-pennies-and-the-pounds-will-take-care-of-themselves' school. One fall, in putting up cider, he trusted to rather a rickety-looking barrel, which showed a disposition to leak. 'I guess it will do,' he said, thoughtfully eyeing the barrel after the cider had been poured into it, and noticing that in two or three places small streams were oozing forth. 'The barrel is a little loose, but it will soon swell.' And so the barrel was placed in the dark cellar with two or three others, for the winter's supply. Two barrels were tapped one after another, and they yielded back the full amount of liquor that had been committed to their charge. But on coming to the third barrel, and taking hold of it to bring it forward to a better position, it was found to be empty. 'Aha!' said the old farmer, 'I see how it is. I thought that leak was of no consequence, but it has wasted the whole barrel of cider. There's a lesson for you, John,' he added, turning to me. 'Take care of the little leaks in your pocket, when you grow up and have money to spend, for they are what run away with most men's property.' I understood him as fully as if he had read me a homily of an hour long. All useless expenditures I now call leaks, and stop them up immediately."

"No doubt we spend a great many dollars that might be saved in the year," said Mr. Barnaby; "but I cannot conceive how all the leaks in our pockets could let out five or six hundred dollars in twelve months."

"It's an easy matter for us to let five or six hundred dollars leak out, and yet scarcely be aware of the daily waste," replied Mr. Malcolm. "Two dollars spent every day, that might be saved, gives six hundred dollars in a year."

"True. But a man could hardly let that much leak away without observing it."

"It is very possible. Suppose you add on, daily, to each of your three meals, a shilling or sixpence more than is necessary; and this may be done so easily as scarcely to be noticed; how much do you think it would be in a year? Why, the important sum of one hundred and thirty-eight dollars!"

"Is it possible?" Mr. Barnaby looked surprised.

"Even so. And if twenty-five cents be added to each meal, a thing easily done, as you very well know, the yearly aggregate is swelled to two hundred and seventy-six dollars."

"In the matter of desserts alone," said Mrs. Malcolm, coming in with a remark, "which rather injures than conduces to health, half a dollar a day, in a family as large as yours, may easily be spent."

"Don't you have a dessert after dinner?" inquired Mrs. Barnaby, in a tone of surprise.

"Not every day," answered Mrs. Malcolm.

"I don't believe Mr. Barnaby would know that he had dined, if he hadn't a dessert on the table."

"Perhaps not," replied Mr. Barnaby; "for then

my first course would digest so easily that it would be hard to imagine that I had eaten any thing. The fact is, now that I reflect upon it, these desserts are to my stomach as the extra pound that broke the camel's back. I don't believe I would have a dyspeptic symptom, if I did not touch puddings, pies, sweetmeats, nuts and raisins, blanc-manges, floating islands, and a hundred and one other things that my good wife prepares for our gratification, and which I eat after my appetite has been satiated on plain and more substantial food."

"Upon my word!" exclaimed Mrs. Barnaby "And so, after all, these are the thanks I am to receive for my trouble. Dear knows! if it was not for you, I wouldn't worry myself every day about a dessert for dinner."

"And at a cost of over a hundred dollars a year," returned Mr. Barnaby, good-humouredly. "I begin to see a little of the way in which the money goes?"

"There are so many ways in which we are obliged to spend money," said Mr. Malcolm, "that unless we are watchful, a little will leak out at a dozen points every day, and show, in the end, although we remain all unconscious of the waste that is going on, an alarming deficiency. When I first entered upon life, I saw how this was in my own case. Sixpences, shillings, and even dollars did not seem of much importance; though of fives, tens, and twenties, I

was very careful. The consequence was, that the small change kept constantly running away; and, in the end, the fives, tens, and twenties had mysteriously disappeared. I saw that this wouldn't do, and reformed the system. I took care of the small sums, and soon found that I always had large sums to spend for things actually needful, and had really more satisfaction in what I obtained with my money than I had before."

"But it is so hard," said Mrs. Barnaby, "to be careful of the sixpences, without growing mean and penurious, and even seeking to save at the expense of others' just rights."

"Perhaps it is," replied Mrs. Malcolm. "But this consequence need not follow. All we have to do is, to deny ourselves the indulgence of a weak desire to spend money for little articles that we could do without and not abridge our comfort in the least, and we will find enough left in our purses to remove us from the temptation to be unjust to others."

"Taking care of the pennies, then, and leaving the pounds to take care of themselves, is your system," remarked Mr. Barnaby.

"Yes," answered Mr. Malcolm. "That is our system, and we have found it to work very well. We not only enjoy every comfort we could reasonably desire, but have nearly two thousand dollars in the Savings bank."

"And yet your salary is only fifteen hundred dollars a year."

"That is all."

"While my income is over two thousand, and I haven't a cent left to bless myself with when the thirty-first of December arrives. But I see where the leak is. I understand, now, clearly, how the money goes; and, by the help of a good resolution, I will stop the leak."

How far Mr. Barnaby was successful in stopping the leak, we do not know. It is hard to reform confirmed habits of any kind, and we are afraid that he found the task assumed a hard one. But if he conquered in the attempt, his reward was ample, compared to the amount of self-denial required for the achievement.

A BAD HABIT CURED.

ONE of the virtues peculiar to society in this country—and, it may be, in other countries, for aught we know—is a tender regard for the consciences of others. People are disposed to interpret St. Paul's injunction to the Philippians, "Look not every man on his own things, but every man, also, on the things of his neighbour," after the most literal fashion. We see this manifested in a great variety of ways, but in none more prominently than in the effort to make people pay due regard to the precept, "*Of him that would borrow of thee, turn not thou away.*"

Mrs. Armand was the very personification of this virtue; and she took good care that none in her neighbourhood suffered condemnation for lack of a living faith in the precept last quoted, as sundry careful housewives could testify.

Mr. Armand differed with his wife in some matters, and particularly in regard to the morality of her borrowing-practices, and often recorded his protest against their continuance; the doing of which

satisfied him more and more, each time it was repeated, that "when a woman will, she will, you may depend on't." A fair sample of the discussions held on the subject, may be seen in the following matrimonial passage of small arms, which occurred in consequence of the appearance on the table, one morning, of a strange looking Britannia-ware coffee-pot.

"Where did that come from, Sarah?" was the natural inquiry of Mr. Armand, as his eyes rested upon this handsome addition to the appendages of the tea-tray.

"Kitty melted the bottom off of my coffee-pot yesterday, the careless thing!" replied Mrs. Armand, "and it is not mended yet; so I borrowed Mrs. Lovell's for this morning."

"I wouldn't have done that," said the husband

"Why wouldn't you?" very pertinently inquired Mrs. Armand.

"Oh! because I wouldn't."

"Give a reason. Men are always fierce enough for reasons!"

"Because I don't think it right to borrow other people's things, when we can do without them."

"We couldn't do without a coffee-pot, could we?"

"Yes; I think so."

"How, pray?"

"Rather than borrow, I would have made tea for breakfast, until our coffee-pot was mended."

"A nice grumbling time there would have been if I had tried to put you off with a cup of tea!"

"I don't think I am such a grumbler as that, Sarah. I believe I am as easily satisfied as most men. I'm sure I would rather drink tea all my life than take coffee from a borrowed coffee-pot."

"So much for trying to provide for your comfort!" said Mrs. Armand, in a complaining tone of voice.

"I never wish you to do wrong for the sake of securing my comfort," returned her husband.

"Do wrong! Do you mean to say that it is wrong to borrow and lend?"

"It is wrong to borrow on every trifling occasion, for this is to be unjust to others, who are constantly deprived of the use or possession of such things as are their own."

"I wouldn't like to live in a world as selfish as it would be, if made after your model," said Mrs. Armand.

"No doubt it would be bad enough," replied the husband; "but I am sure that borrowers would be scarce."

"But what harm can my using Mrs. Lovell's coffee-pot for a single morning do, I would like to know?"

Mr. Armand answered this interrogatory, not, however, conclusively enough to satisfy his wife. Mrs. Lovell's opinion on the subject being much more to the point, will best enlighten the reader,

and so we will give that. Mrs. Lovell was preparing to go down to breakfast, when her cook came to her chamber-door, and said—

“Mrs. Armand, ma’am, wants you to lend her your coffee-pot. She says Kitty melted the bottom off of hers, and it a’n’t mended yet. She just wants it for this morning.”

“Very well,” returned Mrs. Lovell. The tone in which this was said did not express much pleasure. As the girl retired, Mrs. Lovell remarked, in a grumbling way, to her husband,

“And, no doubt, Kitty’ll melt the bottom off of mine before night.”

“You are not going to let her have that handsome Britannia coffee-pot?” said Mr. Lovell.

“I have no other, and she knows it.”

“You might say, that you have only one. She will think that in use.”

“No, she won’t;” for she is very well aware of the fact, that we don’t make coffee, unless when we happen to have company.”

“As you had not the resolution to say ‘no,’ you will have to take your chance.”

“And the chances will all be against me. Of that I am certain. I never loaned Mrs. Armand any thing in my life, that it didn’t come home injured in some way.”

“Then your coffee-pot will hardly prove an exception.”

"I'm afraid not. Oh, dear! I wish that people would let their neighbours possess the little they have, in peace. I've had that set of Britannia-ware for five years, and there is not a bad scratch nor bruise upon any piece of it. If Mrs. Armand lets the coffee-pot get injured, I shall be too angry."

"I almost hope she will," said Mr. Lovell.

"Why, Henry?"

"You will then, in all probability, fall back upon your reserved rights, and throw Mrs. Armand, in future, upon hers."

"What are our reserved rights?"

"In this case, yours will be to refuse lending what your neighbours should buy; and hers will be to buy what she can't conveniently borrow."

"I don't wish to offend her," said Mrs. Lovell, "but, if she does let my coffee-pot get injured, I shall be too much put out."

"In other words, you will say something sharp about it."

"Very likely. I'm apt, you know, to speak out on the spur of the occasion."

"Then I shall be very well content to see the spout knocked off, the handle bent, or a bruise as large as a walnut in the side of your coffee-pot."

"Henry! Why will you say so?"

"Because I happen to feel all I say. This borrowing nuisance is intolerable, and its suppression

can hardly be obtained at too dear a cost. How many umbrellas has Mrs. Armand lost or ruined for us in the last two or three years?"

"Don't ask me that question. I've never tried to keep the 'counts."

"Half a dozen, at least."

"You may safely set the number down at that. But, if I could get off with umbrellas, I'd buy a case, and let her have one a month, and think the arrangement a bargain. The fact is, I have scarcely an article of movable household goods, or wearing apparel, that doesn't show sad evidences of having been used by some one beside myself. You know that dear little merino cloak of Charley's, in which he looked so sweet?"

"Yes. What of it?"

"Last Sunday, Mrs. Armand had her baby baptized. Of course, she had nothing decent to put on it, and of course sent for Charley's cloak. What could I do?"

"You could have declined letting her have the cloak."

"Not under the circumstances."

"Hasn't her baby a cloak?"

"Yes; but it's full of grease-spots—not fit to be seen."

"It's good enough for her baby, if she don't think proper to provide a better one."

"All very easily said. But I couldn't refuse the

cloak, though I let it go with fear and trembling. Now just look at it!"

Mrs. Lovell opened a drawer, and taking out the dove-coloured cloak, with its white and blue lining, slowly opened it.

"Bless me!" exclaimed her husband, as the back of the collar was displayed, and showed several square inches of discolouration. "What in the world could have done that?"

"Perspiration from the child's head. Charley has worn it twenty times, yet not a spot was to be seen before. But this is not the worst. To keep the baby from crying in church, a piece of red candy was pushed into its mouth."

"Goodness!"

"And as the baby was cutting teeth, the result can hardly be wondered at. Look!"

Mrs. Lovell held up the front of the cloak. From the collar to the skirt were lines, broad irregular patches, and finger-marks, dark, red, and gummy.

"That beats every thing!" exclaimed Mr. Lovell.

"But it isn't all," added his wife, "as she turned the cloak around, and showed a grease-spot, half as large as her hand, upon the skirt. "After the child was brought home, nurse took off the cloak and threw it upon a table, where one of the children had just laid a large slice of bread and butter."

"Is that all?" asked Mr. Lovell.

"I haven't looked any further," replied Mrs.

Lovell, tossing the ruined garment from her with an impatient air. "But isn't it too much to bear?"

"What did the lady say, when she brought it home?"

"She sent it in by one of her girls, who said that there were two or three spots on the cloak, for which Mrs. Armand was sorry; but she thought I could easily rub them out."

"Humph!"

"The cloak is totally ruined. I don't know when I had any thing to vex me so much. And it was such a beauty!"

"What will you do?"

"Throw it away. I can't let my baby wear a soiled and greasy cloak. See!" And Mrs. Lovell again went to her drawers. "I've got cashmere for a new one."

"Well, now, this is too bad!" exclaimed Mr. Lovell. "Too bad! If I were you, I'd send her the cloak, with my compliments, and tell her to keep it."

"Oh, I don't wish to make her an enemy."

"Better have such persons enemies than friends."

"Perhaps not."

"What's the use of your making a new cloak for Charley? You'll lend it to Mrs. Armand when she wants to send her baby out, and then"——

"Beg your pardon, husband dear! But I will do no such thing!"

"We'll see."

"And we *will* see."

Mrs. Lovell spoke pretty resolutely, as if her mind were, for once in her life, made up not to be imposed upon.

The breakfast-bell ringing at the moment, Mr. and Mrs. Lovell dropped the subject for the discussion of one rather more agreeable.

The day passed without the return of the coffee-pot, about which Mrs. Lovell could not help feeling some uneasiness. And she had good reason; for nothing came home from the hands of the incorrigible borrower that did not show signs of hard or careless usage.

On the next day, Mrs. Armand called in to pay her neighbours a visit.

"I have'nt sent home your coffee-pot yet," said she, during a pause in the conversation that followed her entrance. "I told Kitty, yesterday, to take ours immediately and get it mended; but I found this morning that she had failed to do so. I never saw such a careless, forgetful creature, in my life."

"It's no matter," Mrs. Lovell forced herself to say, at the cost of a departure from the truth.

"Oh, I knew it was no difference, because you don't make coffee regularly," responded Mrs. Armand; "but, then, I never like to be using other people's things when I can help it. Besides, our Kitty is such a careless creature, that every thing

she touches is in danger; and I'm afraid it might get injured. I noticed a little dent in the spout this morning."

"Not a bad one?" said Mrs. Lovell, thrown off of her guard by this admission. The tone in which she spoke expressed some anxiety.

"Oh, no, no!" replied Mrs. Armand quickly. "You would hardly see it unless it were pointed out. But even for so trifling an injury, I can assure you I scolded Kitty well. As soon as I go home, I will start her off with my coffee-pot, if she has not already taken it to the tinner's."

Days passed, but the coffee-pot still remained in the possession of Mrs. Armand. In the mean time, Charley's new cloak of very fine light blue cashmere was finished, and as Mrs. Lovell was a little proud of her baby—what mother is not?—the cloak went out to take an airing, the baby inside of course, every day for a week afterwards.

One afternoon, some friends came in, and Mrs. Lovell persuaded them to stay and spend the evening. Shortly after they arrived, a messenger came from Mrs. Armand, with a request for the loan of Charley's cloak, as the mother wanted to send her baby down to Jones's Hotel, that a friend of her's, who was passing through the city, might see him.

Mrs. Lovell said, "Very well," and took from a drawer the dove-coloured merino cloak that had

suffered so severely at the christening, and handed it to the girl who had come from Mrs. Armand.

In a few minutes, the girl returned with the cloak, and said—"It isn't the one that Mrs. Armand wants. She says, please to let her have the blue one. She'll take good care of it."

Mrs. Lovell took the dove-coloured cloak and returned with it to the drawer slowly, debating in her mind what she should do. She must either offend Mrs. Armand, or run the risk of having the new cloak, which cost ten dollars, besides her labour, spoiled as the other had been. She did not wish to do the former; but, how could she submit to the latter? Just as, in her doubt and hesitation, she laid her hand upon the new garment, a thought struck her, and turning to the girl, she said—

"Tell Mrs. Armand that she can have the light cloak in welcome; but Charley is going out, and will wear the blue one."

The girl departed, and Charley got an extra airing that day. Mrs. Armand was exceedingly indignant, and wondered if Mrs. Lovell supposed she was going to send her child out in that "soiled and greasy thing!"

Towards supper-time, Mrs. Lovell's cook asked her if she wished coffee made.

"Oh, certainly," was replied.

"Mrs. Armand has our coffee-pot."

"I know. You must go in for it."

The cook took off her apron, and ran into Mrs. Armand's for the coffee-pot. In a few moments she returned, and said—

“Mrs. Armand can't let you have it before to-morrow. Hers is not mended yet,—and Mr. Armand always drinks coffee for supper.”

“But go and tell her that I have company, and cannot do without it,” replied Mrs. Lovell, a little impatiently.

The girl went back. When she returned, the coffee-pot was in her possession. As she set it down before Mrs Lovell, she said—

“Mrs. Armand didn't seem to like it much.”

“Like what much?”

“Your sending again. She says her husband never drinks tea, and she don't know how she is going to make him coffee.”

“But that isn't my coffee-pot!”

“Yes, ma'am.”

“Oh, no. Never!” And Mrs. Lovell took up a dingy looking affair that her cook had brought in, and eyed it doubtingly. She remembered her Britannia coffee-pot as a beautiful piece of ware, without a scratch or bruise, and bright as silver. But this was as dull as pewter: a part of the bottom, an eighth of an inch wide and three inches long, had been melted off or turned up; there were several large dents in it; the mouth of the spout had received a disfiguring bruise, and the little jet knob

on the lid was entirely broken off! No, no—this was not her coffee-pot. But cook insisted that it was, and soon proved her assertion.

This was too much for Mrs. Lovell, and the forbearance of that long-suffering lady yielded under the too heavy pressure it was called to sustain.

“That my coffee-pot!” she exclaimed, with a most indignant emphasis, and lifting it from the table on which the cook had placed it, she set it down upon a tea-tray, which contained the other pieces belonging to her beautiful set of Britannia. The contrast was lamentable.

“There!” said she, with a glowing cheek, and voice pitched an octave higher than usual. “Take the whole set into Mrs. Armand, with my compliments, and say that I make her a present of it.”

The cook didn’t need to be told her errand twice. Before Mrs. Lovell had time for reflection and repentance, she was beyond recall.

The dining-room and kitchen of Mrs. Armand’s house were in the same story, and separated only by a door. It happened that Mr. Armand was at home when Mrs. Lovell’s cook came in and presented the breakfast and tea set, with the compliments of her mistress. The tone in which the message was given, as it reached his ears, satisfied him that something was wrong; and he was put beyond all doubt when he heard his wife say, with unusual excitement in her voice—

"Take them back! Take them back!"

But the girl retreated hastily, and left her in full possession of the tray and its contents.

"What's the matter?" inquired Mr. Armand, as his wife retreated into the dining-room with flushed face and a quivering lip. It was some moments before she could speak, and then she said something in a confused way about an insult. Not being able to understand what it all meant, Mr. Armand sought for information in the kitchen.

"Whose is this?" he said to Kitty, laying his hand upon the Britannia set.

"Mrs. Lovell's," replied Kitty.

"Why is it here?"

"Mrs. Lovell sent it in as a present to Mrs. Armand."

"Indeed!" Mr. Armand looked a little closer.

"Is this the coffee-pot we have been using for a week?"

"Yes, sir."

"Humph!" Light was breaking into his mind.

"Abusing, I should have said," he added. "And because the coffee-pot has been ruined, and the set broken, Mrs. Lovell makes us a present of what remains?"

Kitty held down her head in silence.

After examining the coffee-pot, and contrasting it with other pieces of the set, Mr. Lovell made an angry exclamation, and retired from the kitchen.

He did not re-enter the dining-room, where he had left his wife, but took up his hat, and going out of the front-door, shut it hard after him. In about half an hour he returned.

"Where have you been?" his wife ventured to ask, as he entered the room, where she was sitting in no very enviable mood.

"Trying to repair the wrong you have done."

"How do you mean?" asked Mrs. Armand.

"I've bought a handsome set of Britannia-ware for Mrs. Lovell," replied the husband, "and sent it to her, with a note of apology, and a request from me, as a particular favour, never to lend you any thing again, as you would be sure to injure it."

"Mr. Armand!"

"It's true, every word of it. I never was so mortified by any thing in my life. I don't wonder that Mrs. Lovell sent you the beautiful set you had broken. The fact is, this borrowing system must come to an end. If you want any thing, buy it; and if you are not able, do without it."

Poor Mrs. Armand, whose feelings during the brief absence of her husband were by no means to be envied, now burst into tears and cried bitterly. Mr. Armand made no attempt to soothe the distress of his wife. He felt a little angry; and when one is angry, there is not much room left in the mind for sympathy towards those who have excited the anger.

After supper, while Mrs. Armand sat sewing, her face under a cloud, and Mr. Armand was endeavouring to get over the unpleasant excitement he had experienced, by means of a book, some one rang the bell. In a little while, Mr. Lovell was announced.

"What in the world can he want?" said Mrs. Armand.

"More about the coffee-pot," replied Mr. Armand, as he laid aside his book.

Mrs. Armand made no answer, and her husband left the room where they were sitting, and entered the parlour. Mr. Lovell, who was standing in the floor, extended his hand, and said with a smile—

"I'm afraid my wife's hasty conduct—for which she is extremely sorry—has both hurt and offended you. And as these are matters which, if left to themselves, like hidden fire, increase to a flame, I have thought it best to see you at once, and offer all necessary apologies on her behalf."

"Not hurt in the least!" replied Mr. Armand good-humouredly. "And as for apologies, Mrs. Lovell wants no better one than the wreck of her beautiful coffee-pot, which I have minutely examined. I'm glad she sent it back, just as she did; and for two reasons. It gave me an opportunity to repair the wrong which had been done, and served as a lesson to my wife, such as she needed and will not soon forget. No, no, Mr. Lovell! don't let this make you feel in the least unpleasant."

“But my wife says she cannot think of keeping the beautiful tea and coffee set you sent her.”

“Tell her that she will have to keep them. They are hers in simple justice. If she sends them here, they will not be received. So she has no remedy. We want a set, and will keep yours. If a disfigured coffee-pot has to be used, let it be by those who are guilty of the abuse. And now, Mr. Lovell, tell your good lady from me, that if she lends my wife any thing more, I will not be responsible; as I have always disapproved the system, and am now, more than ever, opposed to it.”

This last sentence was spoken playfully. After half an hour's good-humoured conversation, the gentlemen parted. It was some days before the ladies met, and then they were a little reserved towards each other. This reserve never entirely wore off. But there was no more borrowing from Mrs. Lovell, nor any one else; for Mrs. Armand was entirely cured of her desire to make others keep the scriptural injunction, to ~~which all are made~~ in the opening of our story.

SPOILING A GOOD DINNER.

"COME and dine with me, on Thursday," said my old friend Clayton. "I am to have the company of three or four friends, and wish you to be one of the number."

I accepted the invitation with pleasure, for I liked Clayton. We had been acquaintances from boyhood; and mature years had only tended to strengthen the attachments of youth. I also liked his wife. She, too, had been one of my early friends. Many an agreeable evening had I spent with them since their marriage; and if the story I am about to tell does not give them offence, I hope to spend many more in their pleasant society. As to the telling of the story, that is a part of my vocation; but in matters of this kind, I generally manage to embellish a little here and there, and to change names and vary incidents, in such a way, that the parties who have been made to sit for their pictures are hardly ever willing to see therein any likeness of themselves. And this being the case in the present instance, I hardly think I shall give any

offence; although I am not unwilling that my friend's wife should at least have a remote idea that she *might* have been the original of my sketch.

Like all women, and men too, Mrs. Clayton had her faults; and one of these I had frequently had occasion to notice. The fault was this: a habit of making the worst, instead of the best, of a thing. If she took a dress to be made, she always knew it wouldn't fit. If she laid out to start on a journey at a certain time, or to pay a visit, she knew it would rain. If one of her children were attacked with a fever and sore throat—not a very uncommon thing, by the way—she knew it was scarletina.

One evening, I went home with her husband, per invitation, to take tea. Mrs. Clayton expected me, and I was received with the warm welcome that always greeted my appearance. During a pause in the conversation that followed, I heard her say to her husband, in an under tone:

“I've made up some nice cakes for tea, but I'm almost sure, they won't rise, just because I want them to.”

“Nonsense!” said he, half aloud, smiling. “You're an old croaker!”

“That's too bad!” she replied, speaking aloud; and then turning towards me—“My husband calls me a croaker, but it is no such thing. I am no more of a croaker than he is.”

“Oh yes, Kate, you are a notorious croaker

You always look at the dark instead of the bright parts in a picture ; while I always expect the sunshine ; though too often, I must confess, I find the sky overspread with clouds. Still, imaginary sunshine is much better than imaginary clouds—don't you think so ?”

I could not but assent to this.

“I am not so sure of that !” replied the wife. “For my part, I would much rather expect clouds and get sunshine, than expect sunshine and get clouds. But I will leave you, gentlemen, to discuss this matter between yourselves, while I go and see that our tea is not spoiled.”

In about an hour, during which time we had seen but little of Mrs. Clayton, the tea-bell was rung, and we retired from the parlour into the dining-room. We found her awaiting us at the tea-table, looking the very image of good-humour.

“The cakes are light,” I said to myself, scarcely able to repress a smile. I had overheard her remark that she was almost sure they wouldn't rise good.

After we were helped round, my friend said, with a smile—

“All right, I see, Kate, notwithstanding”—

“Come ! not one word, Mr. Clayton,” quickly spoke up his wife, interrupting him. “It is too bad !” she added, addressing me, “for my husband to do so. I said that I didn't believe the cakes would rise, and I had good reason for saying so.

But it seems I was mistaken, for which I am very thankful, and I think he ought to be the same."

"And so I am," returned the husband, laughing. "The cakes are first-rate. I wouldn't have had them heavy and sour for the world."

My friend put a little too much emphasis on the last part of the sentence, which caused his wife to ask, rather seriously, "Why not for the world, Mr. Clayton?"

"It would have grieved you so," he replied, in an evasive manner, yet meaning just what he said.

"You think I would have taken it very much to heart, do you?"

"All ladies take such matters to heart, and I suppose they can't help it. It is rather a serious affair to have the cakes sour when a friend is invited to tea."

I joined in, pretty much in the strain of the last sentence, in order to make Mrs. Clayton feel less annoyed than she was evidently disposed to be by the first part of her husband's remarks; and, as the latter was as much inclined as myself to restore the disturbed serenity of his wife's temper, slight as that disturbance was, he took good care to say nothing more that was not as soothing as oil. All now was as pleasant, during the tea-hour, as a May morning, with the exception that the lady scolded the servant for neglecting to place a knife and fork at her plate, and during the time seemed to me to be in rather an

unamiable mood. Not that I objected to the servant's being scolded for her neglect, for she may have richly deserved it, and of this my fair friend was no doubt well convinced. The error consisted in scolding at the wrong time and place.

But to the dinner. Ten minutes before three o'clock, I rang the bell at the house of my friend, and was shown into the parlour, where I found Clayton and three guests. I made the fourth and the complement. Three o'clock was the hour for dinner. Just as the clock was striking that hour, our fair hostess entered, looking, I thought, a little flushed and worried. After greeting us with great cordiality, she sat down beside her husband on the sofa, saying, as she did so:

"I'm sorry, gentlemen, but I'm afraid you will have to wait half an hour for your dinner. My cook has been as cross as she could be all the morning, and the fires as little inclined to burn as she to be pleasant."

"No matter," said I, smiling. "We will have the better appetites. Give your cook and the fires their own way, and all will come out right in the end."

All joined in assuring her that it was the same to them whether dinner were ready in ten minutes or an hour; but it did not make her feel in the least more comfortable, or tend to increase our appetites for the coming meal.

“I do think,” said she, after a few remarks, pro and con, had been made, all referring to the dinner, “that the ordinary servants we get are the most perverse, self-willed, obstinate creatures in existence! Just the time when you feel most dependent upon them, is the time when they will fail you. Our cook knows her business very well, and I have no trouble at all with her, except when we have company, and then she acts like the very old Scratch! I always dread to see”—

Our hostess checked herself suddenly and looked a little confused, and our friend Clayton gave two or three emphatic “*ahems!*” and struck off at right angles into a new subject. I believe there was not one of us who did not understand the whole sentence as well as if it had been finished; nor one of us who did not more than half regret having accepted the invitation to dine.

Nearly an hour passed, during which time our friend's wife came in and went out of the parlour frequently, the irregular corrugations about her eyebrows growing more and more distinct with the passage of every ten minutes. At length, but not until the cheerful expression of Clayton's face had begun to fade, dinner was announced. We all ascended, chatting freely, to the dining-room, and were in, considering what had passed, a marvellous good humour. Our sharp appetites we considered a compensation for the delay.

We found Mrs. Clayton awaiting us in the dining-room. Her smile was pleasant and cloud-dispersing, but it faded away too soon, and left the whole aspect of her face too much drawn down. There was a bright glow upon her cheeks—unusually bright, and in her eyes an intenseness of expression that took from them their highest charm. I saw that she was over-excited, worried, and unhappy. Things had gone wrong with her, and she had not the philosophy to bear her trials with good-humour, nor the tact to conceal what she felt from the friends whom she had joined her husband in inviting to partake the hospitalities of her table.

“At last!” was the greeting she gave us, to which was replied, in a pleasant tone—

“Better late than never, you know. We shall make up for the delay by doing greater justice to your elegant dinner.”

“You’ll not find it very elegant, I fear. It’s miserably cooked!” she replied, half smiling, half frowning.

“Let us be the judges, madam,” returned the one who had replied to her first remark. “I think we shall render a much better account.”

“My wife, you know,” Clayton said, glancing first at the subject of his remark, and smiling a little sarcastically, “generally looks upon the dark side.”

“Yes; I have not forgotten the sour cakes,” I replied, laughing.

But somehow or other, the lady did not appear to relish the joke very well. She muttered something in reply that I could not understand, and then commenced doing her part towards helping her guests to the various dishes that were upon the table. She had not proceeded far in this before she discovered that the beef was "burnt to a crisp," the turkey "raw," the potatoes "sobby," and the gravy as "black as a coal."

"Never mind, my dear," said her husband, on her declaring that the beef was burnt to a crisp—"It's only on the outside; all is right within. Here's a slice that would tickle the palate of an alderman, and there are plenty more here just like it. The beef will do very well; don't run it down until we begin, and then speak up for the cook, which you may do with a clear conscience."

"I'm sure the slice you have helped Mr. B. to is not fit to eat. Go, John, and take Mr. B.'s plate up for a better piece."

"Beg pardon, madam," said Mr. B., "I couldn't ask any thing better. I like beef well-done, and always prefer an outside piece."

But nothing would do. Mr. B.'s plate had to go up and an exchange be made for a more juicy slice of beef, which, if what Mr. B. said was strictly true, was not as agreeable to his palate as the other.

"Will you have some of this gravy?" the lady asked, looking at me. "It's as black as a coal,"

she added, turning it up from the bottom with a spoon.

"I'll take some, if you please," I answered.

The gravy certainly was rather darker than I was in the habit of seeing it, but yet about as near the colour of a coal as the meat was to being burnt to a crisp. There was nothing unpleasant in its taste.

"I don't believe you can eat this turkey, Mr. C.," she said a few minutes afterwards, as she was helping the individual she addressed to a piece of turkey that had been carved at a side-table by the waiter, and placed before her. "It's raw!"

"I like even fowls a little rare," replied Mr. C. "It will just suit me."

"It's well you are all easily suited," returned Mrs. Clayton. "I call the whole dinner about the worst-cooked I have ever seen. I am mortified to death about it."

We assured her, as soon as we had time to test the quality of the good things before us, that all was excellent. And, in saying this, we did not exaggerate in the least. To have a better dinner than that, I would not give the value of a copper. But it availed nothing. Because every thing was not cooked and flavoured just to the point that she approved, it was pronounced unfit to be eaten. Not content with abusing the fare she had placed before us, she scolded the waiter for his omissions in setting

the table, a ceremony that both he and the guests would have most cheerfully dispensed with.

At length we were through with the principal course, and then came the dessert. By the way, however, I forgot to mention that, to add zest to our dinner, Mrs. Clayton refused to be helped to any thing, and did so in a way that was especially unpleasant. To see her sitting up straight, with her hands in her lap, and an empty plate before her, while I was feasting on the many delicacies she had provided, affected my appetite considerably. But at length came the dessert.

First some tarts were brought by the waiter and placed on the table before her. The moment the eyes of Mrs. Clayton rested on these, her brows contracted sharply, but she said nothing. I saw that the sides of two or three of them were burnt pretty black; save that defect, their appearance was tempting enough.

"All burnt up! it is too bad!" I could hear her say, in an under tone, speaking to herself, while she was serving them out on plates, and handing them to the waiter to be passed around the table.

The flavour of the tarts was very delicious, and the first few mouthfuls as pleasant to the taste as any thing of the kind I had ever eaten; but, after that, I did not enjoy them much, from thinking about the unhappy temper of our hostess.

Some lemon and cocoa-nut pudding followed.

These were delicacies upon which Mrs. Clayton prided herself, and when they were set before her, her face brightened up. So, I am sure, did mine, for by this time I had begun to feel really unpleasant, and must have shown my feelings in my countenance. After these puddings had been served around, Mrs. Clayton asked Mr. B. how he liked them.

"Delicious!" was the reply.

"I believe I will try a piece myself," said the lady.

"Do!" said I, speaking up quickly. "It takes away half the pleasure of the dinner to see you eating nothing, after all your trouble in preparing so many delicacies for us." I felt better at once.

By this time, Mrs. Clayton had lifted a small piece of the lemon pudding to her mouth.

"My gracious!" she exclaimed. "Why, it isn't fit to eat! it's as sour as vinegar! Isn't it too bad? Every thing has gone wrong to-day!"

"It is a little tart, Kate," said her husband; "but I really hadn't noticed it before you spoke. I hope I may never have a worse one."

"Ditto to that!" said Mr. C. And "ditto" went cheerily round the table.

But it did no good. The piece of lemon pudding was pushed aside.

"Try some of the cocoa-nut pudding; I am sure

that is without a fault!" I said, hoping to restore some of her suddenly-lost equanimity.

"I suppose that is no better than the rest," she replied; "it would be strange if it were an exception."

"Only try it!" I urged. In this I was joined by others.

Although I perceived no fault whatever in the pudding, I confess that I saw her make preparations for trying it with some misgivings. If this should prove defective, there was little hope of our getting away from the dinner-table with cheerful spirits.

"It's as dry as a chip!" almost stunned me, even while these thoughts were passing through my mind, though spoken in a low querulous tone.

From that moment I gave up; I spoke not another word. The fruits came on, and we ate them in silence. Poor Clayton looked miserable; he was mortified and worried. We were all relieved when the signal was given for retiring, and gladly escaped from the presence of our hostess, who had the kindness to say to us, that if we ever dined with her again, she hoped she would be able to give us something fit to eat.

"I wouldn't give codfish and potatoes, with a cheerful countenance presiding over them, for a hundred such dinners," said B., as we walked away from the house of my friend Clayton. "It was made up of every delicacy I could desire, but the

sauce of cheerfulness and good-humour was not there Bless me ! If I had such a wife, I would"—

"What would you do?" said I, laughing, as he paused to think what he would do.

—"Never invite my friends to dine with me," he answered, joining in my laugh. "But isn't it too bad?" he continued, speaking less emphatically, "for a woman of Mrs. Clayton's good sense to spoil a dinner in the way she did ours to-day? If any thing was wrong, why didn't she try to make it up by bright looks instead of dark ones?"

"It's her weakness and want of thought," I replied.

"Her husband ought to teach her better. He ought to *make* her think."

"It isn't always so easy a thing to make a woman do as you please, friend B.," said I. "And the hardest thing of all is to make her give up her peculiar humour and habitudes of mind. If she can be made to see how much she affects the comforts and happiness of others by their indulgence, she may do better, as if of her own accord; but she isn't a person to be driven from her ground by any prompt and bold assault upon, or ridicule of, her foibles and weaknesses. And if ever you get a wife, you will find this out. Mrs. Clayton is a very excellent woman. All her friends like her. But she has the fault of making the worst instead of the best of a thing. This she cannot help. But she can help

annoying others with its untimely and unlady-like exhibition; and I am very much in hope that her being led so far astray to-day, will make her as sensible as she ought to be of her defect of character, and prevent an undue exposure of it on another occasion. At least, my charity goes so far."

The next time I took tea with my friend, the biscuits were a little heavy, but not a word was said about it; nor was there a cloud upon Mrs. Clayton's brow! Whether there had been a curtain-lecture or not on the subject of the dinner, I had no means of knowing; nor whether the subject had been alluded to or not between my friend and his wife. Enough that a change had come over her in this particular, and a very agreeable one. For this there was of course, a cause, as there is for all effects. But satisfied with the effect, we shall not waste time in speculating upon, or endeavouring to find out the cause.

OPENING AN ACCOUNT.

THE income of Mr. Bradford was not large ; and he found it somewhat difficult, as he often said, to get along. The making of "both ends meet" was not the easiest thing in the world, yet he continued to accomplish the feat, year after year, by "pinching and screwing," to use his own language. Mr. Bradford was always looking forward to better times, and confidently believed that, in at least six or twelve months, he would find his affairs in a pleasanter condition. Money with him was always "tight" now ; but promised to be easier before long. But this "before long" seemed in no hurry to come. Though it had been on the way a long time, it appeared always to be as far off as ever.

The business of Mr. Bradford was that of a pattern-maker. With plenty of work, he could earn quite a handsome sum weekly. Often he made as much as twenty, and sometimes twenty-five dollars in that time. And again it happened that he would go a whole week without earning any thing at all. These dull weeks were very discouraging times for

Mr. Bradford, seeing that he had a wife and four children to provide for. But taking the good weeks with the bad ones, the year through, all came out right in the end, and the pattern-maker managed to keep out of debt—and this for the reason that he never bought any thing unless he had the money to pay for it. As for credit, he had none, or, at least, he never dreamed of asking for such a thing.

It happened, one day, that he was in the store of a dry-goods dealer with his wife, making some small purchases. Sometimes he dealt at this store, and sometimes at the one over the way. Jones, the keeper of the store in which he now was, knew that the custom was thus divided, and was turning over the matter in his mind as to how he should secure the whole of it to himself, when he heard Mrs. Bradford say to her husband, as she stood examining some cloth,

“This is an excellent piece of goods, and very cheap. Just the thing for the boys; and they both want new suits.”

“I can’t spare the money now, Jane,” replied Mr. Bradford. “You will have to wait a month or six weeks.”

“Oh, very well,” acquiesced the wife. “It will have to do then.”

“That’s a first-rate piece of goods,” said Jones the storekeeper, coming forward at this moment

"I bought it at a bargain. Let me sell you half a dozen yards."

"Not now," replied Mrs. Bradford. "In the course of a month or six weeks we may want to purchase."

"You might just as well take it to-day as to wait six weeks," said Jones, "even if you were sure of getting the article then, which you are not. I sold ten yards of it this morning, and don't expect to have any of it left at the end of three days. Mrs. Ellis was looking at it yesterday, and talked of taking seven or eight yards of it for her boys."

"You'll have more when this is gone," remarked Mr. Bradford.

"Not at the price," replied the storekeeper. "We don't pick up bargains like this every day. I've sold hundreds of yards of cloth, inferior to this in quality, for five dollars, and expect to sell hundreds of yards more at the same price."

"What is the price of this?" asked Mr. Bradford.

"Four dollars."

"It's very cheap," remarked the wife.

"Cheap! It's almost thrown away. The price does not pay for the manufacture. You'd better let me cut you off what you want."

"No; not to-day. Haven't got the money to spare," said Mr. Bradford.

"That's of no consequence. I don't want the

money now. I'll charge it, and you can pay the bill when it is most convenient."

"I don't want that," said the pattern-maker, taken by surprise at such a proposition. "In five or six weeks I will have the money, and then we can buy."

"But not at the present advantage. How many yards do you want?"

"Five," replied Mrs. Bradford.

"If you take this now, it will make a difference to you of just five dollars, and that's a matter of some consequence, these times."

"Indeed it is," feelingly replied the pattern-maker.

"I'll cut it off for you," said Jones, beginning to throw open the piece of goods. He read in his customer's face his secret willingness to accept the offer.

"Remember," Mr. Bradford laid his hand on the storekeeper's arm; "I can't pay for it in less than six weeks."

"All the same to me, if it's in six months. I'm in no hurry for the money. You're good enough for it. Glad to book you for five times the amount."

"You're liberal in your credits," remarked the pattern-maker.

"Not to every one. We always know what we are about."

By this time the five yards of cloth were measured

off, and the scissors had commenced the work of separation.

"Isn't there something else you want?" smilingly inquired the storekeeper. "Trimmings, of course."

"Yes, I must have trimmings," replied Mrs. Bradford.

These were furnished.

"Here is some of the cheapest domestic muslin that has been in market for a year," said Jones, at this point, throwing the article mentioned upon the counter. "You'd better take a piece. Always useful in a family. Just look at that goods, madam."

Mrs. Bradford examined it.

"What do you think of that?" said Jones, slapping his hand down upon the piece of muslin, with an air of self-satisfaction. "It's a beautiful piece of goods. And I can sell it for eleven cents and a half."

"That is cheap! I paid twelve and a half for some not near so good."

"I don't doubt it. They sell an article not a hundred miles from here for twelve and a half, not so good as this. I don't know how people have the conscience to ask such prices. I can sell this for eleven and a half, and make a good profit. Shall I send you home a piece?"

"We need a piece of muslin very much," said Mrs. Bradford, turning to her husband. "You want new shirts, and so do the boys."

Mr. Bradford did not reply, for he was not altogether satisfied about the new system of dealing. He was an honest man, and understood that the bill would have to be paid.

"I guess we've trespassed far enough on the kindness of Mr. Jones," said he.

"Feel no hesitation on that score," smilingly answered Mr. Jones. "Buy whatever you want. The higher the bill, the better it will please me."

"Six weeks will not be long in coming."

"I don't want the money in six weeks. If it will suit you as well, I'd as lief have six-month's settlements as any other. I'll open an account with you, and you can get whatever you want in your family without the trouble of hunting up the money just at the time. The bills can be settled in January and July. A good many of my customers deal in this way, and I like it best. If you feel inclined to go upon the list, I shall be satisfied. With some people, the year's income is not evenly distributed, and, as in your case now, the money is a little too late for the season."

"Just so," replied Mr. Bradford, who was really pleased with the storekeeper's offer, as it promised to make things more easy with him than they had been heretofore.

So it was arranged that an account should be opened; and that settlements once in six months should be made. Thus the cunning storekeeper

gained two points: he secured the whole custom of the Bradfords, and, by the new system, induced them to buy at least a third more than they would have done if obliged to pay down the cash for every thing.

When Mr. and Mrs. Bradford left Jones's store, the bill against them was fifty dollars. As no cash was to be paid, wants and not means had governed their purchases.

"Jones is a very pleasant, accommodating man," remarked Mrs. Bradford, as she stepped from the store with her husband.

"He is, certainly," was replied. "I hope this new arrangement will make things easier. As he very justly said, the year's income is so unevenly distributed. The money hardly ever comes in just at the right time. There are four months yet to January, and it will be easy enough to pay this bill by that time."

Under this notion, the pattern-maker felt very comfortable, and returned to his shop with lighter feelings than he had known for some time. His wife soon began to appreciate more fully than at first the convenience of the new system. She no longer had to ask her husband for money when any little matter in the dry goods line was wanted, nor to bear the heretofore oft-recurring disappointment on learning that there was no money in the purse not otherwise needed. It was so easy to step over to the store of

the smiling, polite Mr. Jones, and say, "Cut me off this," and "Cut me off that."

From that time the wardrobe of the Bradfords was less scantily furnished than heretofore. Real wants, and often imaginary ones, were supplied so easily, that it was a pleasure to buy, instead of a pain, as it had too often been, in consequence of the almost empty purse—for a state of collapse was the usual condition of that important article.

During the four months that intervened, from the time the credit account was opened, until the first of the ensuing January, Mr. Bradford was easier than usual in money matters, though he did not lay by any thing. After the first of December passed, he began to feel uneasy about the bill that would be rendered.

"How much do you think it will be?" he inquired of his wife.

"Not a great deal," she replied. "We haven't bought much since the first purchases that were made. It won't be over sixty dollars, at the extent."

The pattern-maker sighed. Sixty dollars; that was a large sum; and he hadn't five dollars towards it yet.

"Will it be so much?" he asked, in a voice that was by no means cheerful.

"It may not be quite that, but it won't fall very far short."

"Then I must put by at least twelve dollars a week from now until New-year's day. But I'm afraid it can't be done. Every thing is as dull as it can be just now : I didn't get in but seven dollars all last week."

Mrs. Bradford had nothing encouraging to suggest. She could only answer her husband with a sigh.

The weeks passed rapidly away. Christmas came, but it was not the cheerful merry time with the Bradfords it had usually been, for not over twenty dollars were yet laid up for the January bill of the polite and accommodating Mr. Jones. The fine fat turkey that came brown and smoking upon the table, neither looked so inviting to Mr. Bradford, nor tasted as delicious as the turkey that was served one year before ; nor had the mince-pies that choice flavour for which the mince-pies of Mrs. Bradford were so distinguished. The thought of Mr. Jones's bill destroyed for the pattern-maker the sweetness of every thing. Nor were the children as happy ; for their Christmas presents were few and of trifling value, compared with what they had been in former times. Ah ! how sadly does debt interfere with domestic comfort !

During the week that followed, Mr. Bradford was able to add five dollars to the twenty already saved. But he took little comfort in thinking of that sum. Was not the storekeeper's bill sixty ? How

was he to meet the demand soon to come against him?

At last, New-year's Day arrived. In going to his shop, the pattern-maker had to pass the store of Mr. Jones. He did not even glance in, but he felt as certain that the storekeeper was observing him, and thinking about his large bill, as if he had seen him and looked through a window in his breast.

At dinner-time, when Mr. Bradford came home, he was struck with the sober face of his wife the moment he entered. His first thought, in explanation, was the bill; and he was not wrong in his conclusion. The bill had come in: Mr. Jones always sent round his bills punctually on the first of July and January.

"Has Mr. Jones sent in his bill yet?" he inquired.

"Yes," was replied, in a faint voice; and the eyes of Mrs. Bradford fell to the floor as she spoke.

"How much is it?" The pattern-maker tried to speak steadily while asking this question; but he did not succeed.

There was a pause. It seemed as if the wife could not bring herself to answer. At length, she murmured—

"A hundred and forty dollars; but there must be some mistake."

"A hundred and forty dollars! Impossible!" The countenance of Mr. Bradford fell instantly, and

assumed a look of astonishment and distress. He was appalled.

"There is surely some mistake," said Mrs. Bradford. "He has charged somebody else's goods to our account. We don't owe him half that sum."

"Where is the bill?"

Mrs. Bradford drew the paper from her pocket and handed it to her husband, who hurriedly unfolded it, and glanced at the footing-up. It was too true—one hundred and forty dollars was the amount. As soon as the first agitation of the poor man's mind had subsided, he said to his wife—

"If you think there is any thing wrong in this bill, we will examine it, item by item."

"I know it is wrong!" confidently replied the wife. "We never had any thing like that amount of goods."

"Five yards of cloth, at four dollars a yard—twenty dollars. Is that right?" said Mr. Bradford, beginning to read from the bill.

"Yes, that is right, of course."

"One piece of muslin, four dollars and sixty cents."

"Four dollars and sixty cents! It never came to that much." Objected to by Mrs. Bradford.

"Let me see. Forty yards, at eleven and a half. Yes, that is right."

"I didn't think it came to so much. The last piece we had only cost three dollars and a half."

"It was a smaller piece, I suppose."

"Yes, it was; I remember now," said the wife.

Item after item was read off. To almost every one there was some demurrer; but, finally, all but six were fully admitted, and about these Mrs. Bradford would not be positive; still, she could not bring them to mind. However, as this aggregate was only four dollars, they did not materially alter the face of the bill.

Alas for the poor pattern-maker! No appetite for his dinner remained. He sat down in his usual place at the table—it would have been a weakness, producing shame, to have remained away—and took food upon his plate. But he could not eat. It was the same with his unhappy wife. While he was oppressed by a sense of inability to meet the heavy obligation, she was wretched under the consciousness that she was mostly to blame for its existence.

When Mr. Bradford returned to the shop, he went two blocks out of his way to avoid passing the store of Jones, the dry-goods dealer. He did not work any during the afternoon; for to apply himself to his usual occupation was, for the time, out of the question. There was but one idea in his mind, and that—the enormous bill of Mr. Jones. How was it to be settled? He could devise no means. At one time, in the desperation of his feelings, he determined to sell his tools, and thus cancel the obligation. But a little reflection showed him the

folly of this. Evening found him in no way relieved of the burden under which he was suffering. What was he to do? How was the bill to be paid? These were questions to which had come no satisfactory answers. Half the night he lay awake, pondering over the matter. On the next day, in going to his shop, Mr. Bradford again avoided passing the store of Mr. Jones. How could he meet him?

At dinner-time, the first question asked by Bradford was, if the storekeeper had sent about the bill?

"No," faintly replied his wife; to which a deep sigh was the only response.

On the third day, Mr. Bradford's mind, though still greatly distressed, began to rally. He was not a man to walk round an obligation, if a path that way could be found. It was this very honesty of character that made his pain so acute. It was time to see Mr. Jones, and come to some understanding with him. But what should he say to him? What could he say to him? His money was what the storekeeper wanted; yet to pay the bill was impossible. He had, now, just thirty dollars. This he was ready to pay over; but how little would that satisfy Mr. Jones? Moreover, the pattern-maker was proud and sensitive, if he was poor; and the idea of going to the storekeeper, and admitting that he had run up a large bill with him at the same time that he had not the ability to settle it, made him faint at heart. At last, however, he saw only one

right way to act, and that was, to go to Mr. Jones and confess the truth.

The storekeeper was younger than Mr. Bradford, by at least fifteen years; and this disparity of age, with some other circumstances, had heretofore given the pattern-maker a certain feeling of superiority when in his company. But this feeling had all departed, and he approached him as one approaches another who has power over him.

It cost Mr. Bradford, it may well be imagined, a hard struggle to enter the store of his creditor. When Mr. Jones smiled blandly and reached out his hand, he could not return the smile or the warm pressure.

"I—I—Mr. Jones," he stammered, "I received y-your bill."

"We always send in our bills on the first of the year," replied Mr. Jones, his smile partly fading away, for he understood perfectly the meaning of his customer's manner.

"Yes, so I am aware; but I find your bill much beyond what I anticipated," said Mr. Bradford, who was regaining his steadiness of tone.

"I believe it is all right." This was said with some gravity of manner.

"Oh, yes," was quickly responded. "I don't question its correctness at all. I only alluded to the amount; sixty dollars was at the outside of my anticipations."

"Bills amount up, Mr. Bradford."

"So I perceive; and it's a lesson I shall not soon forget. It is the first account I ever let run up at a store, and it's the last one. Heretofore my money measured my wants, and hereafter I mean to let the same rule govern in all my purchases."

"As you like about that," said the storekeeper, who did not particularly fancy the tone in which this was spoken.

This restored to the mind of Bradford its sense of humiliation. He felt that he was the weaker and the humbled party in the transaction, and must assume the air of one who sued for favour.

"I am not a man with a large income, Mr. Jones," said he, speaking in a subdued voice, "and to me a bill of a hundred and forty dollars is no light matter. I never had such a bill against me before, and I never mean to have one like it against me again. Nothing could have been farther from my imagination than that it was accumulating at such a rate. But what is now to be considered, is the settlement. That, let me frankly tell you, cannot be done at once; I have been able to save but thirty dollars towards it. If you will take that on account, I will pay it, and agree to give you ten dollars a month until the balance is paid off."

Mr. Jones was silent for some time after this proposition was made; he did not like it at all. His

bill was due, and he wanted the money. Mr. Bradford he had considered a first-rate customer, and in looking over his accounts, had set him down as one who would cash up at a moment's warning. But he understood the position of his debtor, now that an explanation had been made, perfectly, and knew that, let him do as he would, the money would not come a day sooner; and he was also aware that it was in his power to lose or retain his customer, according as he treated him in the present difficulty. So, overcoming his feelings of disappointment as rapidly as possible, and endeavouring to hide what was not suppressed, in an assumed tone of voice, he at length replied—

“I'm sorry, of course, Mr. Bradford, not to get the money at this time; but, as you haven't got it to pay, I can't expect to receive it, and there's no use in crying over what can't be helped. I'll take the thirty dollars you have with you—it will be so much in hand—and the other you can pay as soon as convenient.”

“I'll agree to pay you ten dollars on the first of every month, punctually,” said Bradford, with a long-drawn respiration. He felt a sense of relief, yet the pressure of shame was still heavy.

“Very well; that will do.”

Jones tried to affect an indifference that he did not feel. He was laying out a line for the future custom of the pattern-maker, at the same time that

he was drawing on the old debt as hard as he thought prudent.

Bradford paid over the thirty dollars, and got a receipt.

"When you want any thing more in my line, you won't forget me, of course," said the storekeeper.

"No, certainly not," answered Bradford. "I shall feel under obligation to spend my money with you; but we shall not spend much until this bill is settled."

"Don't let that trouble you; it will be all wiped out in a few months."

"I hope so," replied Mr. Bradford, as he left the store. A sense of relief followed this arrangement; a difficulty had been met and overcome; a mortifying ordeal had been passed, but a sting remained behind.

Slowly the months passed away, and regularly the ten-dollar instalments were made. But the pattern-maker never met the storekeeper without feeling humbled, while a portion of the debt stood against him; and even after the obligation was entirely cancelled, a sense of humiliation remained. While the debt was unpaid, Bradford required his family to make all their purchases at the store of Jones; but since the bill has been settled, not a dollar of the pattern-maker's money has entered the till of the latter. The credit system did not turn out a matter of much gain or pleasure to either party.

MR. AND MRS. SUNDERLAND'S EXPERIENCES.

AGREEABLE NEIGHBOURS.

"You don't know what a beautiful new parlour-carpet the Henleys have just bought," said Mrs. Sunderland to me, as I came in to dinner; "and it was only a dollar and a quarter a yard. It's worth almost as much again as ours was when new, and we paid a dollar thirty-seven and a half."

"Carpets are cheaper now than they were when we bought," I returned, a little coldly.

"True. That was a long time ago. I have just been looking at ours. They are really very much defaced. Don't you think we can afford to buy new ones? I feel quite ashamed of them; they are so worn and faded."

"You did not think so indifferently of them until you saw Mrs. Henley's new one."

"Oh, yes, I did. But, I thought, may-be you

might think we couldn't afford others, and so I didn't say any thing about it. But now that the Henleys, who are really no better off than we are, have put down a beautiful new carpet on their parlour, I feel as if we ought to do the same. Ours look awfully shabby."

"To carpet our parlours will cost at least fifty dollars, Jane."

"Oh, no, it won't, nothing like it."

"It is easy to make the calculation. Figures never lie. It will take twenty yards for each parlour."

"Not more than eighteen," replied my wife.

"It takes five breadths, and each room is four yards long."

As I said this, I took a rule from my pocket, and, in a few moments, proved the assertion I had made as to the length of the room.

"Four fives make twenty," said I, as I arose from my bent position, "and twice twenty make forty. Forty yards of carpeting, at a dollar and a quarter a yard, will cost just fifty dollars."

"A'n't you mistaken?" returned my wife, who is not overly smart at figures. "Forty yards, at a dollar a yard, is only forty dollars. The forty quarters won't make ten, certainly."

"Divide four into forty, and you have ten. Or, multiply ten by four, and you have forty. Forty yards of carpeting at a quarter of a dollar a yard

will, therefore, make ten dollars; and ten dollars added to forty dollars will make just fifty."

"True enough! But I wouldn't have thought it. Fifty dollars is a good big sum; but then, you know, we don't want parlour-carpets every year. It is six or seven years since these were bought. We shall have to get new ones very soon at any rate, and we might as well buy them now as at any other time; and better too, for I don't believe they will be as cheap in six months from this."

My wife was fairly set out for new parlour-carpets, and meant to carry her point. This I understood very well, and not caring to fight a battle in which the odds were all against me, abandoned the contest, and gave her fifty dollars to buy the carpets, inwardly anathematizing Mrs. Henley, and wishing her a thousand miles away.

I had a very comfortable income of a thousand dollars a year, out of which I laid it down as a rule that I ought to save at least two hundred dollars. This I had been able to do for a couple of years, until, unfortunately, the Henleys moved next door, and my wife made the acquaintance of the very agreeable Mrs. Henley, whose husband received a salary of twelve hundred dollars per annum, all of which was regularly spent by the year's end. I had nearly four hundred dollars snugly laid away in the Savings bank when the Henleys became our neighbours. The amount had already dwindled

away until only two hundred remained, when the parlour-carpet was to be replaced by new ones. These new neighbours and acquaintances were very agreeable people, certainly. I liked Henley very well, and my wife was perfectly fascinated with Mrs. Henley, who was a woman of some taste, but had rather extravagant notions for one in her circumstances.

Our style of living had been plain from the beginning, and with this style we were both very well satisfied. At the time of our marriage I had about a thousand dollars laid by, and this sum we expended in furniture, keeping in view comfort and convenience rather than show. For two or three years, we found it necessary to expend all that could be saved out of my salary, which, during that time, was only eight hundred dollars, in completing the comforts of our little household. After that, my salary was increased, and I was able to save something. With the pleasant prospect, if health continued, of being able to save enough to purchase, in time, a comfortable dwelling, I was going on in a very self-satisfied state of mind, when the Henleys moved next door. Three weeks were allowed to go by, and then my wife suggested that it was no more than right for her to call upon our new neighbours, who were, she had ascertained, very respectable people. I had no objections to offer; and, therefore, made none; and she, accordingly, one day made the proposed complimentary visit.

“I called to see Mrs. Henley this morning,” she said to me when I came home to dinner.

“Well—how did you like her?” I returned, half indifferently.

“Very much, indeed,” replied my wife, expressing herself warmly. “She is one of the most agreeable women I ever met—a perfect lady in her manners. She says that I am the first one who has yet called upon her. She appeared pleased; and said that she should put me down at once in the number of her friends. They have every thing very nice about them. Mahogany chairs in the parlour, which is one long room, and a beautiful marble-top centre-table. On the mantle they have a vase of flowers in the centre, and candelabras at each end.”

As my wife said this, she glanced toward the mantels in our plainly-furnished parlours. On one of them was a pair of cut-glass lamps, and on the other nothing.

“I really think, Mr. Sunderland, we might afford a pair of candelabras,” she digressed to say. “They furnish a room so well, and only cost twelve or fifteen dollars.”

I said nothing in reply; but thought our glass lamps looked very well, and that, for the mere appearance of the thing, twelve or fifteen dollars was too much for persons in our circumstances to spend for candelabras.

For some time my wife continued to run on about

her agreeable neighbour. She had noticed every thing in the parlour arrangement of her house, and the minutest particular of her dress, all of which she described.

Two days only elapsed before Mrs. Henley returned the call, and asked my wife if she wouldn't go shopping with her on the next day. This she promised to do, and as she had several articles to purchase herself, asked me for ten dollars with which to buy them.

"I declare!" said she to me, when I met her at dinner-time, after the shopping expedition with Mrs. Henley, "I've been out the whole morning and spent all my money, without buying an article I intended to get. I was going to buy you half a dozen pocket-handkerchiefs, a piece of muslin to make up, and some canton-flannel for you, not one of which articles have I got."

"What have you bought?" I asked.

"I will show you," she replied, and brought out a bundle from one of her drawers. As she unrolled it, she said—"We met with some of the cheapest collars I ever saw in my life. Real French lace, and only two dollars a piece. There, just look at that!"

And my wife displayed before my eyes a worked collar that was no doubt all she alleged in regard to it, but as I was no judge, I could not be qualified to the fact.

“Isn’t it sweet?” she said.

Of course I could do no less than assent.

“And it was only two dollars and a half. Mrs Henley bought one without a word, and I couldn’t resist the temptation to do the same. I hadn’t a single handsome collar to my name, and felt really ashamed when I went out with Mrs. Henley, who had on one that didn’t cost less than five dollars, and mine was a mean, common-looking thing, that I had before we were married.”

I hadn’t a word to say.

“Wasn’t I right to get it, Mr. Sunderland?” my wife asked, looking me intently in the face.

“Certainly, my dear. You needed a fine collar, and you did right to buy one.”

“Now look at this.”

A rich, showy dress-pattern met my eyes.

“Isn’t that lovely?” said my wife.

“It is,” I returned.

“Now, how much do you think it was a yard?”

“Indeed I don’t know.”

“Only forty cents,” said my wife with an air of triumph. “Last season, nothing like it could be had for less than fifty cents. Mrs. Henley said she had not seen any thing so cheap or handsome this season, and she has been about a good deal. She took a pattern at once, and as I am in want of a good dress, I did the same. It will make up beautifully. Don’t you think so?”

"Yes, I think it will." What else could I say? My wife needed a dress, and this she considered both pretty and cheap. If it pleased her, I was satisfied.

Half a dozen little matters, of which I did not clearly understand the use, completed the list of purchases—things my wife would not have dreamed of wanting had she not been out shopping with her agreeable neighbour. On the next day I furnished ten dollars more to get the muslin, canton-flannel and pocket-handkerchiefs, which my wife said must be had immediately. As she had been so kind as to go shopping with Mrs. Henley, that lady very kindly consented to go out with my wife. The piece of muslin was bought, but the handkerchiefs and canton-flannel were omitted. The ladies saw a couple of silk bonnets, the price of which was only six dollars each, which so struck their fancies that they forthwith concluded to buy them.

"It is just the thing!" said my wife to me, drawing the really handsome and becoming bonnet upon her head, and looking twenty per cent. younger and prettier. "Now don't you think so?"

"I do indeed," I could not help saying, and with a warmth of manner that greatly pleased my good wife.

"I should have had to get a winter bonnet in a few weeks, and pay at least six dollars for one neither so good nor handsome as this. They were

selling off, and I could not let the opportunity for securing a bargain like this pass."

I had nothing to advance by way of objection. Ten dollars more were supplied for shopping purposes, and the canton-flannel and pocket-handkerchiefs secured this time.

Thus began my wife's acquaintance with her agreeable neighbour, Mrs. Henley. From that period money went more rapidly. It cost, for shopping purposes alone, just double what it had done before. My wife's appearance and that of our two little ones was very much improved, and this was agreeable enough, but I could not help feeling that it was all costing too much. I found that, instead of having fifty dollars at the end of the quarter, to lay up, I hadn't a dollar. All was not spent in shopping, of course; but what was true in the clothing department was true in every other department also.

Before the Henleys had been our neighbours three months, the glass lamps had disappeared from the mantle of our front-parlour, and a set of candelabras were to be seen in their place.

Mr. Henley, upon whom my wife insisted I should call, I found an intelligent, agreeable man, and frequently spent a pleasant evening with him. As for the ladies, they were soon as thick as pickpockets, and saw each other every day. From the first week of their acquaintance, the ideas of my wife began gradually to enlarge, and her taste to become refined

The thought of economy gradually faded from her mind. Mrs. Henley became her model, and Mrs. Henley's ideas of things her ideas. She used, every fall, to put up a few jars of preserves—and these were generally confined to peaches and plums, the cost of which did not exceed five dollars. But this, the first season of her acquaintance with Mrs. Henley, she was visited with a regular preserving mania. Quinces, peaches, pears, plums, pine-apples, water-melon-rinds, and the dear knows what all! were boiled down in the best double-refined loaf-sugar, and sealed up in glass jars, the number of which I will not pretend to give. Brandied peaches, too, had to be put up in the best white brandy, for which I paid somewhere between three and four dollars a gallon. Altogether, I am sure the brandy, fruit, sugar, and jars did not cost a fraction less than thirty dollars. I said so to my wife, but she scouted the idea as preposterous.

And so the thing went on for more than a year, before the new carpets were bought, my deposits in the Savings bank steadily decreasing, until I had not over two hundred dollars left. I really began to feel serious, and to wish that Mrs. Henley had been married to the man in the moon.

The new carpets looked very fine. I had to acknowledge that. But the chairs and the card-table appeared rather ashamed of themselves in such genteel company.

“Mrs. Henley says our chairs will never do.”

I had been looking for this. “Confound Mrs. Henley!”

Don’t suppose, reader, that I uttered this aloud. I was not quite so rude. I only thought it.

“We were looking at some excellent mahogany chairs, when we were in Walnut street this morning, at four dollars a piece. That would only be forty-eight dollars a dozen, and we paid twenty-five for these cane-seats. It’s a pity we hadn’t bought mahogany chairs when we were about it. But these will do very well for the chamber.”

When Mrs. Sunderland gets a thing into her head, there is no getting it out. After she had said this, I saw the new chairs already in our parlours. This was in imagination; but the real vision came soon. A draft upon my deposits in the Savings bank for fifty dollars, furnished my wife with the means of gratifying her desire to have a set of cushioned chairs. Mrs. Henley pronounced them beautiful, but suggested that there was still something wanting to complete the effect. There must either be a sofa-table, or a centre-table with a marble top.

“Mrs. Henley is very kind in her suggestions,” I could not help saying, a little sarcastically. My wife did not like this at all, and met it with a warm defence of her agreeable neighbour. I was silenced. No more was said about a centre or sofa-table for a week or two. Then my wife, with the aid of her

friend, discovered the very thing that was wanted, in a handsome sofa-table, with a black Italian marble slab, the price of which, exceedingly moderate, was only twenty-two dollars. As there was a pair of them, and the Henleys bought one, although they had a handsome centre-table already, I couldn't object very strongly, and I did not.

Carpets, chairs and sofa-table were costly articles, and their purchase made quite a distinct impression upon the little fund I had saved. But, besides these marked impressions, there was a gradual wasting away of my cherished deposit. Mrs. Henley was a woman who always wanted something, and never was satisfied unless she were spending money. In the course of a year and a half, she had so filled my wife with her spirit, that our current expenses, instead of coming within eight hundred dollars, exceeded a thousand per annum, and my four hundred dollars were all drawn out of the Savings bank. I had cause to feel sober.

"This will never do," I would say to my wife.

"We are living beyond our income."

"I am sure I try to be economical," she would answer. "I don't see how I could spend less. We live no better than other persons in our circumstances live. I am sure Mrs. Henley spends two dollars on herself where I spend one."

"We used to get along very comfortably on eight hundred dollars a year. But we have not only spent

a thousand dollars a year for the last two years, but have drawn every thing out of the Savings bank we had laid up."

"Yes, dear, but look how much furniture we have bought. These carpets, those chairs and tables, and that elegant rocking-chair; besides the dressing-bureau, wash-stand, and mahogany bedstead."

"True. But are we any happier than we were?" I replied. "To speak for myself, I can say that I am not."

"We shall not have them to buy again. They will last us our lifetime," suggested my wife, by way of consolation.

"Yes, but my dear, we are living at an expense of at least eleven hundred dollars, and my salary, you are aware, is but a thousand."

My wife looked very serious.

"I don't know what we shall do," said she, in a desponding tone.

"If you don't, I must find out," was my mental reply.

When I left home, I took the way direct to the store of my landlord.

"Mr. L——," said I, "have you another house a mile or two away from the one I now occupy?"

"Vacant, you mean?"

"Of course."

"Yes. I received the key this morning of a very

excellent house up in Spring Garden District. But the rent is two hundred and fifty."

"Fifty dollars more than I now pay. No matter. That will do. Now, Mr. L——, I want you to write me a formal notification to leave your house within three days."

"Why so? That is a strange proceeding."

I gave him a history of the effect produced upon my finances by our very agreeable neighbours, and declared that if he did not do as I wished, I would be ruined.

My landlord laughed at me, but promised to do as I desired. You may judge of my wife's surprise when a peremptory notice to quit was received.

"He can't get you out until the end of the quarter," suggested Mr. Henley.

"I wouldn't go for him!" said Mrs. Henley, with strongly marked emphasis.

But I affected to be greatly indignant at the landlord's note, and said I wouldn't live in his house another week if he gave it to me rent free for a year. On the next day I took my wife out to see the new house in Spring Garden. She strongly objected to going so far away

"So far away from where?" I asked.

This she was not able to answer very satisfactorily. When, however, she saw the house, and found it to be so much larger, handsomer, and more convenient than the one we had left, she waived all objections,

and we were snugly settled in it before a week had elapsed. The only thing that my wife regretted in the change, was the loss of her agreeable neighbour, Mrs. Henley. I need not express my feelings on that subject.

Soon we had matters and things going on in the old way, and I am now laying up from one to two hundred dollars a year, and shall continue to do so I hope, unless the Henleys take a fancy to move into our neighbourhood, which heaven forbid!

So much for our very agreeable neighbours. They were pleasant people certainly, but their acquaintance cost too much.

SAVING AT THE SPIGOT.

SINCE our removal into Spring Garden, Mrs. Sunderland's old and very agreeable neighbour, Mrs. Henley, has only paid her one or two formal visits. Withdrawn from her sphere and influence, the mania for spending money which raged for a couple of years has subsided, and my wife sees her error quite as clearly as I do, and laments it even more bitterly. She is exceedingly anxious to save at every point, in order to make up what has been lost, and in attempting to do so has, in several instances, demonstrated with great clearness the folly of the man

who was charged with saving at the spigot while he was letting out at the bunghole.

We have usually employed one domestic to cook and do general housework, and hired a washerwoman and ironer every week. Our washings are pretty large—at least so my wife says, and she ought to know. After we moved into Spring Garden, my wife concluded to dispense with the ironer, and this saved sixty-two and a half cents a week. Of course she had to take her place; so our one servant had just about as much to do as she could get through with.

I expressed my objection to this, but my wife said that she would rather do it.

"But you are not strong, Anna," I urged, "and will find standing all day at the ironing-table much too fatiguing."

"I suppose I will be a little tired, but that is no matter. Getting tired won't hurt me."

"Over fatigue might, though," I returned.

"I will guard against that," she made answer.

"Still, Anna, I would rather pay the woman. You have enough to do in the family."

"A half dollar and eleven pence is a good deal to pay out every week, besides giving a woman a day's boarding, and might just as well be saved as not. So, Harry, you needn't say a word about it. I've made my mind up to do a share of the ironing, and you know very well, by this time, that if I will, I will, you may depend on't"

“And if you won’t, you won’t, so there’s an end on’t,” I returned, good-humouredly. “Well, I suppose for me to object is useless; but I doubt if you save any thing in the long run.”

“Very well, doubt away, but *I* know, that if I save sixty or seventy cents a week, I will save thirty or thirty-five dollars a year. If I am not very smart at figures, I can at least calculate that.”

Of course my wife had her way, and the very next week undertook to do half the ironing. When she got up on Tuesday morning, the ironing day, I saw by the expression of her face that she was not well.

“Does your head ache?” I asked.

“Yes, a little.”

“More than a little, I apprehend, Anna. You do not look at all well. Of course you will not attempt ironing to-day.”

“Certainly I will,” she replied.

“You are very wrong, Anna. You might make yourself sick,” I urged.

“Oh, no. I shall feel better after a while. I told Hannah last week that I shouldn’t want her any more. So I must do it, sick or well.”

It was in July, and the day had opened breezeless and sultry. Even while sitting quite still at my desk, the perspiration was starting from every pore. About eleven o’clock, however, there was a change. The air began to move gently from the

east, and by twelve was blowing freshly. The thermometer had already fallen several degrees. The change was delightful. New life seemed to rush through every vein.

At two o'clock, I went home to dinner. By this time, the difference in the temperature since morning was at least twenty degrees. The sky was obscured by clouds, and the wind that was blowing steadily from the north-east, penetrated my thin summer-clothing, and actually produced a sensation of chilliness.

On arriving at home, I found my wife with flushed cheeks and a look of extreme fatigue, standing at the ironing-table, which was placed across the kitchen-door, into which the cool wind was passing, and of course, striking full against her. She was dressed in a thin, loose wrapper, and her neck and a part of her bosom exposed to the cool air.

"Anna, you are very imprudent to stand in that draft, overheated as you are," I said, the moment I saw her.

"The air is delightful," she merely returned.

"But you will take cold," I urged.

"No danger. I'm not afraid."

"It might be the death of you. Not afraid to stand, in the overheated state in which you are, in a chilly east wind?"

"There—there, Harry?" my wife said a little impatiently "Don't come here to worry me now

I'm so tired, that if it wasn't for this cool, bracing air, I could'nt stand."

"Are you almost done?" I asked.

"Yes, very nearly. It took that Hannah about all day to do what I have done this morning. I can iron two pieces to her one. I wouldn't have her again in the house."

I couldn't help thinking of the story I had heard about two labouring-men, one an old hand at the business, and the other green. They were set to work at some kind of excavation, and the new hand threw two shovelfuls of earth to the old one's one; but in the long run, the old hand, who worked up to his strength, but without exhausting it, did twice the labour of the other. My inference, which proved to be correct, was, that Hannah did a fair and reasonable day's work, while my wife, working on the high-pressure principle, did a great deal too much—double what she could have done working day after day.

"A'n't you going to eat any thing?" I asked, at dinner-time, finding my wife declined being helped to any dish on the table.

"I don't feel the slightest appetite," she returned.

"Try a piece of this lamb," I urged. "It is very nice."

But she shook her head, saying, "I couldn't swallow a morsel of it."

Of course I did not eat with much appetite. In fact, I hardly tasted the food I put into my mouth.

"It's the last time *she* does the ironing," I said to myself, as I walked slowly back to the office where I was engaged in writing. "I call this poor economy. Ten chances to one if she don't make herself sick; and there won't be much saving in that."

As evening approached, and my thoughts began to turn toward home, I felt uneasy. I expected to find my wife suffering from entire physical prostration. My fears were not idle. The reality, indeed, was worse than my fears. She was in bed, and suffering from a severe pain in her side, that was so much increased by breathing that she could hardly help crying out at every inspiration. Coughing or pressure caused intolerable pain.

Once before, my wife had been attacked with pleurisy, and I knew too well the alarming symptoms. In her overheated state, the cold air had caused a sudden check of perspiration, and inflammation of the pleura was the consequence.

I started immediately for our family physician, and was fortunate enough to find him in. He accompanied me home. On arriving, we found that all the symptoms had become much worse since I left. My poor wife screamed with nearly every breath.

Bleeding was instantly resorted to, which gave temporary relief. But, before ten o'clock, the pain returned with great violence. I again went for the

doctor, who repeated the bleeding, and then ordered leeches, fifty of which were applied. But the pain only abated in a partial degree. All night she suffered most cruelly, and was so bad in the morning that I had to go for the doctor again soon after daylight.

More blood was then taken by the lancet, and fifty more leeches applied to the chest before relief was obtained. Then I had the satisfaction to see her sink away into sleep, the first time she had closed her eyes since the attack.

She slept for a couple of hours, and then awoke with a return of the pain in her side, to allay which leeching was again resorted to.

For five days this bleeding and leeching was kept up, before the inflammation was sufficiently subdued to allow of revulsive treatment. Three large blisters were applied to her chest and arms.

It need hardly be said, that with such a disease and such treatment, my wife was reduced so low that a nurse had to be obtained for her. She was weak as an infant; for, added to the pain and the severe mode of attacking the disease resorted to by the physician, she took but little nourishment for many days. Nearly three weeks elapsed, from the time she was taken before she was well enough to come down-stairs and take her usual place at the head of the table, and then she had so little strength left, that she could not do the most simple needle

work. Months elapsed before her health was fairly restored—I will not say “fairly restored,” either, for she has never been as she was.

And now let me calculate the amount of saving made by my wife in dispensing with a woman once a week to help do the ironing. The saving was exactly sixty-two and a half cents to a fraction. That was the creditor side of the account. The debtor side outbalanced it seriously, as far as the account was entered up, which never could be accurately done. Indeed no attempt to strike a clear balance was ever made.

The first and most imposing item was the doctor's bill, which was exactly twenty dollars. Then, five dollars were paid for leeching, and nine dollars to a nurse for three weeks' service. Here was thirty-four dollars of unmistakeable expense. Beyond this was the loss of nearly two months' time by my wife, to make up for which a seamstress had to be employed for several weeks at half a dollar a day. Instead of being able to get along with one domestic and a washerwoman and ironer, two girls have had to be hired ever since. Taken all in all, it may be fairly concluded that for sixty-two and a half cents that my wife saved at the spigot on the occasion referred to, she let seventy or eighty dollars escape from the bunghole.

As in duty bound, I made the circumstance the occasion of sundry appropriate hints. My wife saw

her error plainly enough, and acknowledged it with expressions of regret for her folly ; but many weeks did not elapse after she considered herself well enough to go about the house, before she suggested that one domestic would be enough in the family. But I vetoed the proposed reduction of help in such a determined manner, that I carried my point. Still the propensity to save a present half-dollar at the risk of losing ten, is so strong, that if I did not constantly interfere, and almost command things to be done or left undone, we would suffer almost as much from my good wife's efforts to save as we did from her mania to spend, as related under the head of "Agreeable Neighbours."

MY WIFE'S PARTY.

A BETTER woman than Mrs. Sunderland does not exist anywhere, though I, her husband, do say it myself. I consider her one of the "salt of the earth," and I think I ought to know. Still Mrs. Sunderland has her weaknesses, and one of these is a disposition to think well of everybody. On this head, I believe, no one can accuse me of weakness. I am not aware that, as a general thing, I think any better of people than I ought to think. No—I am not blind to anybody's faults, though I can see and

appreciate excellences as well as any one. But to my story.

After we had risen a little in the world, and could afford not only to live in our own house, but to enjoy our share of the elegances and luxuries of this life, we found ourselves surrounded by a good many who, before, were not over-liberal in their attentions. Mrs. Sunderland believed their friendship sincere; but I reserved to myself the right to doubt the genuineness of some of the professions that were made. I didn't like the "My dear Mrs. Sunderland!" nor the particular solicitude expressed by not a few in every thing that concerned my wife's welfare; and when she talked about Mrs. Jones being such a kind, good soul, and Miss Peters being so disinterested in every thing, I shrugged my shoulders, and reserved the privilege of a doubt in regard to all being gold that glittered.

Not having been raised in fashionable life, we had no taste for display, and, although we had our share of company, whether we cared about it or not, we had never ventured so far to sea as to give a party, although we had accepted several invitations to assemblages of this kind. But some of Mrs. Sunderland's good friends and acquaintances insisted upon it, last winter, that she must give an entertainment, and they used such cogent arguments that she, good soul! was won over. I remained for a long time incorrigible; but, as nothing could put it out

of Mrs. Sunderland's head that it was due to her position and relations to give a party, I, with much reluctance, withdrew my opposition, and forthwith the note of preparation was sounded.

"Who shall we invite?" was the first question.

Our circle of acquaintance had considerably increased within two or three years, and when we went over the list, it was found to be rather large.

"You will have to cut down considerably," said I.

"To do so without giving offence will be difficult," replied my wife.

"Better cut all off, then," was on my tongue, but I repressed the words, feeling that it would be unkind to throw cold water upon the affair at this stage of its progress.

"You haven't got Fanny and Ellen on your list," I remarked, after a good number of erasures had been made. They were two of my nieces; good girls, but poor. Both were dressmaker's apprentices. They were learning a trade in order to relieve their father, an industrious, but not very thrifty man, from the burden of their support. I liked them very much for their good sense, agreeable manners, and strong affection for their parents.

"Shall we invite them?" inquired my wife.

"Certainly!" I replied. "Why not?"

"Will they be able to make a good appearance? You know that a number of fashionable people will be here."

"If you doubt it, we will send them each a handsome dress-pattern with the invitation."

"Perhaps we had better do so," was Mrs. Sunderland's approving remark, and the thing was done as I had suggested.

The pruning down of the invitation-list was no easy matter, and it was not without many fears of giving offence that my wife at last fixed upon the precise number of persons who were to honour us with their company.

The exact character of the entertainment was next to be considered, and an estimate of cost made. Several ladies, *au fait* in such matters, were consulted; and their opinions compared, digested, and adopted or rejected as they agreed with, or differed from, what we thought right.

"It will cost at least a hundred dollars," said Mrs. Sunderland, after we had come to some understanding as to what we would have. The sum seemed large in her mind.

"If we get off with two hundred, we may be thankful," I replied.

"Oh, no. It can't go above a hundred dollars."

"We shall see."

"If I thought it would cost so much, I would"—

"There is no retreat now, Mrs. Sunderland. We have taken the step initiative, and have nothing to do but go through with the matter as best we can.

My word for it, we shall not be very eager to give another party."

This threw a damper upon my wife's feelings that I was sorry to perceive, for now that the party must be given, I wanted to see it done in as good a spirit as possible. From that time, therefore, I was careful not to say any thing likely to awaken a doubt as to the satisfactory result of the coming entertainment.

The evening came in due time, and we had all things ready. I must own that I felt a little excited, for the giving of a fashionable party was something new in the history of my life, and I did not feel altogether at home in the matter. Unaccustomed to the entertainment of company, especially where ceremony and the observance of a certain etiquette were involved, I was conscious of an awkward feeling, and would have given double the cost of the party for the privilege of an escape from the trials and mortifications it promised to involve.

In order to give additional beauty and attractiveness to our parlours, we had purchased sundry articles of ornamental furniture, which cost over a hundred dollars, and which were of no manner of use but to look at.

It was so late before the élite of our company began to arrive, that we were in some doubt whether they were going to come at all. But, towards nine o'clock, they came along, and by ten we were in the

full tide of successful experiment. My nieces, Fanny and Ellen, were among the first to appear, and they looked pretty and interesting.

As soon as the first embarrassment consequent on the appearance of the extra-fashionables had worn off, and I felt at home once more in my own house, I began to look around me with an observant eye. About the first thing that attracted my attention was the sober aspect of a certain lady, whose husband, by a few fortunate adventures, had acquired some money, and lifted her into "good society," as it is called. She was talking to another lady, and I saw that their eyes were directed towards my nieces, of whom I felt a little proud; they looked and behaved so well.

"What's all this about?" said I to myself, and I kept my eyes upon the ladies as intently as they did upon Ellen and Fanny. Presently I saw one of them toss her head with an air of dignified contempt, and, rising up, make her way across the room to where her husband stood. She spoke to him in evident excitement, and directed his attention to my nieces. The sight of them did not seem to produce any unpleasant effect upon him, for he merely shrugged his shoulders, smiled, and answered in a few words that I could see were indifferent. But his wife was in earnest, and, placing her arm within his, drew him away toward the door. He remonstrated, but she was not in a humour to listen to

any thing, and, with surprise, I saw them retire from the parlours. My first impression was to follow them, but the truth flashing across my mind, I felt indignant at such conduct, and resolved to let them do as they pleased. In a little while, the offended lady, bonneted, cloaked, and boaed, came sweeping past the parlour-doors, with her husband in her train, attracting the attention of a third part of the company. A moment after, and she had passed into the street.

“Who is that? What’s the matter?” went whispering about the rooms.

“It is Mrs. L——.”

“Mrs. L——! Is she sick?”

“Why has she gone?”

But no one seemed at first to know. Soon, however, the lady to whom she had communicated the fact that we had insulted our company by inviting “mantua-maker girls,” whispered to another the secret, and away it went buzzing through the rooms, finding its way as well to the ears of Fanny and Ellen as to those of the rest of the company. About one-half of the ladies present did not exactly seem to know whether they ought to follow the example of Mrs. L—— or not, and there was a portentous moment, when almost the waving of a finger would have caused our party to break up in disorder.

The moment my nieces understood the feeling that had prompted the lady to withdraw indignantly

they arose, and were retiring from the room, when I intercepted and detained them with as little ceremony as possible. They begged hard to be permitted to retire, but I said no! for my blood was "up," as the saying is.

"Ellen and Fanny are worth as many Mrs. L——'s," said I to myself, "as you can find from here to Jericho."

The disaffected ones noticed, I suppose, my decision in the matter, and thought it prudent not to break with Mr. and Mrs. Sunderland, who could afford to be independent. Money is a great thing! Humph; there was a time in our history—but, no matter. We are people of character and standing now.

We had rather a dull time after the withdrawal of Mrs. L——. For a little while the spirits of the company rallied, under the effects of wine and a good supper, but they soon flagged again, and a sober cast of thought settled upon almost every countenance. My poor wife found it impossible to retain a cheerful exterior; and my nieces looked as if almost any other place in the world would have been a paradise in comparison.

At least an hour earlier than we had anticipated, our rooms were deserted, and we left alone with our thoughts, which, upon the whole, were not very agreeable. Mrs. Sunderland, the moment the last guest retired, went back into the brilliantly-lighted

parlours, and, sitting down upon a sofa, burst into tears. She had promised herself much pleasure, but, alas ! how bitterly had she been disappointed ! I was excited and indignant enough to say almost any thing, and a dozen times, as I paced the rooms backward and forward, did I check myself when about uttering words that would only have made poor Mrs. Sunderland feel ten times worse than she did.

“The next time we give a party”—

“We won’t !” said I, taking the words out of my wife’s mouth. She was recovering from her state of mortification, and beginning to feel indignant.

“You’ve said it exactly,” responded Mrs. Sunderland. “I call this throwing away a couple of hundred dollars in a very bad cause.”

“So it strikes me. When fifty or sixty people eat an elegant supper, and drink costly wine at my expense again, they will behave themselves better than some of our high-bred ladies did to-night. As for Mrs. L——, Fanny and Ellen are worth a hundred of her. It’s my opinion that if she knew every thing she would curtail her dignity a little. If I’m not very much mistaken, her husband will go to the wall before a twelvemonth passes.”

On the next day we settled all accounts with confectioner, wine-merchant, china-dealers, and waiters. The bills were over a hundred and fifty dollars, ex-

clusive of a hundred dollars paid, as before intimated, for parlour-ornaments to grace the occasion.

"So much paid for worldly wisdom," said I, after all was over. "I don't think we need to give another party."

Mrs. Sunderland sighed and shook her head. Poor soul! her kind and generous nature was hurt. She had looked upon a new phase of character, and the discovery had wounded her deeply.

A few months after this unfortunate party, from which so little pleasure and so much pain had sprung, I said to my wife, on coming home one day:

"It's as I expected. Pride must have a fall."

"Why do you say that? What has happened?" inquired Mrs. Sunderland.

"L—— has failed, as I predicted, and his lady wife, who turned up her aristocratic nose at our excellent nieces, is likely to see the day when she will stand far below them in society."

I spoke in an exulting voice. But my wife instantly reproved my levity. She cherished no animosities, and had long since forgiven the offence.

So much for MY WIFE'S PARTY.

THE HOUSE-CLEANING.

TALK of a washing-day ! What is that to a whole week of washing-days ? No, even this gives no true idea of that worst of domestic afflictions a poor man can suffer—house-cleaning. The washing is confined to the kitchen or wash-house, and the effect visible in the dining-room is in cold or badly-cooked meals ; with a few other matters not necessary to mention here. But in the house-cleaning—oh, dear ! Like the dove from the ark, a man finds no place where he can rest the sole of his foot. Twice a year, regularly, have I to pass through this trying ordeal, *willy-nilly*, as it is said, in some strange language To rebel is useless. To grumble of no avail. Up come the carpets, topsyturvy goes the furniture, and *swash!* goes the water from garret to cellar. I don't know how other men act on these occasions, but I find discretion the better part of valour, and submission the wisest expedient.

Usually it happens that my good wife works herself half to death—loses the even balance of her mind—and, in consequence, makes herself and all around her unhappy. To indulge in an unamiable temper is by no means a common thing for Mrs. Sunderland, and this makes its occurrence on these occasions so much the harder to bear. Our last house-cleaning took place in the fall. I have been

going to write a faithful history of what was said, done, and suffered on the occasion ever since, and now put my design into execution, even at the risk of having my head combed with a three-legged stool by my excellent wife, who, when she sees this in print, will be taken, in nautical phrase, all aback. But, when a history of our own shortcomings, mishaps, mistakes and misadventures will do others good, I am for giving the history and pocketing the odium, if there be such a thing as odium attached to revelations of human weakness and error.

"We must clean house this week," said my good wife, one morning as we sat at the breakfast-table—"every thing is in a dreadful condition. I can't look at nor touch any thing without feeling my flesh creep."

I turned my eyes, involuntarily, around the room. I was not, before, aware of the filthy state in which we were living. But not having so good "an eye for dirt" as Mrs. Sunderland, I was not able, even after having my attention called to the fact, to see "the dreadful condition" of things. I said nothing, however, for I never like to interfere in my wife's department. I assume it as a fact that she knows her own business better than I do.

Our domestic establishment consisted at this time of a cook, chambermaid and waiter. This was an ample force, my wife considered, for all purposes of house-cleaning, and had so announced to the in-

dividuals concerned some days before she mentioned the matter incidentally to me. We had experience, in common with others, on our troubles with servants, but were now excellently well off in this respect. Things had gone on for months with scarcely a jar. This was a pleasant feature in affairs, and one upon which we often congratulated ourselves.

When I came home at dinner-time, on the day the anticipated house-cleaning had been mentioned to me, I found my wife with a long face.

"Are you not well?" I asked.

"I'm well enough," Mrs. Sunderland answered, "but I'm out of all patience with Ann and Hannah."

"What is the matter with them?" I asked, in surprise.

"They are both going at the end of this week."

"Indeed! How comes that? I thought they were very well satisfied."

"So they were, all along, until the time for house-cleaning approached. It is too bad!"

"That's it—is it?"

"Yes. And I feel out of all patience about it. It shows such a want of principle."

"Is John going too?" I asked.

"Dear knows! I expect so. He's been as sulky as he could be all the morning—in fact, ever since I told him that he must begin taking up the carpets to-morrow and shake them."

"Do you think Ann and Hannah will really go?" I asked.

"Of course they will. I have received formal notice to supply their places by the end of this week, which I must do, somehow or other."

The next day was Thursday, and, notwithstanding both cook and chambermaid had given notice that they were going on Saturday, my wife had the whole house knocked into *pi*, as the printers say, determined to get all she could out of them.

When I made my appearance at dinner-time, I found all in precious confusion, and my wife heated and worried excessively. Nothing was going on right. She had undertaken to get the dinner, in order that Ann and Hannah might proceed uninterruptedly in the work of house-cleaning; but as Ann and Hannah had given notice to quit in order to escape this very house-cleaning, they were in no humour to put things ahead. In consequence, they had "poked about and done nothing," to use Mrs. Sunderland's own language; at which she was no little incensed.

When evening came, I found things worse. My wife had set her whole force to work upon our chamber, early in the day, in order to have it finished as quickly as possible, that it might be in a sleeping condition by night—dry and well aired. But, instead of this, Ann and Hannah had "dilly-dallied" the whole day over cleaning the paint, and now the

floor was not even washed up. My poor wife was in a sad way about it; and I am sure that I felt uncomfortable enough. Afraid to sleep in a damp chamber, we put two sofas together in the parlour, and passed the night there.

The morning rose cloudily enough. I understood matters clearly. If Mrs. Sunderland had hired a couple of women for two or three days to do the cleaning, and got a man to shake the carpets, nothing would have been heard about the sulkiness of John or the notice to quit of cook and chambermaid. Putting upon them the task of house-cleaning was considered an imposition, and they were not disposed to stand it.

"I shall not be home to dinner to-day," I said, as I rose from the breakfast-table. "As you are all in so much confusion, and you have to do the cooking, I prefer getting something to eat down town."

"Very well," said Mrs. Sunderland—"so much the better."

I left the house a few minutes afterwards, glad to get away. Every thing was confusion, and every face under a cloud.

"How are you getting along?" I asked, on coming home at night.

"Humph! Not getting along at all!" replied Mrs. Sunderland, in a fretful tone. "In two days, the girls might have thoroughly cleaned the house

from top to bottom, and what do you think they have done? Nothing at all!"

"Nothing at all! They must have done something."

"Well, next to nothing, then. They haven't finished the front and back chambers. And what is worse, Ann has gone away sick, and Hannah is in bed with a real or pretended sick-headache."

"Oh, dear!" I ejaculated, involuntarily.

"Now a'n't things in a pretty way?"

"I think they are," I replied, and then asked, "what are you going to do?"

"I have sent John for old Jane, who helped us clean house last spring. But, as likely as not, she's at work somewhere."

Such was in fact the case, for John came in a moment after with that consoling report.

"Go and see Nancy, then," my wife said, sharply, to John, as if he were to blame for Jane's being at work.

John turned away slowly and went on his errand, evidently in not the most amiable mood in the world. It was soon ascertained that Nancy couldn't come.

"Why can't she come?" inquired my wife.

"She say's she's doing some sewing for herself, and can't go out this week," replied John.

"Go and tell her that she must come. That my house is upside down, and both the girls are sick."

But Nancy was in no mood to comply. John brought back another negative.

“Go and say to her, John, that I will not take no for an answer: that she must come. I will give her a dollar a day.”

This liberal offer of a dollar a day was effective. Nancy came and went to work on the next morning. Of course, Ann did not come back; and as it was Hannah's last day, she felt privileged to have more headache than was consistent with cleaning paint or scrubbing floors. The work went on, therefore, very slowly.

Saturday night found us without cook or chambermaid, and with only two rooms in order in the whole house, viz. one chamber on the second story. By great persuasion, Nancy was induced to stay during Sunday and cook for us.

An advertisement in the newspaper on Monday morning, brought us a couple of raw Irish girls, who were taken as better than nobody at all. With these new recruits, Mrs. Sunderland set about getting “things to right.” Nancy plodded on, so well pleased with her wages, that she continued to get the work of one day lengthened out into two, and so managed to get a week's job.

For the whole of another precious week we were in confusion.

“How do your new girls get along?” I asked of my wife, upon whose face I had not seen a smile for ten days.

"Don't name them, Mr. Sunderland! They're not worth the powder it would take to shoot them. Lazy, ignorant, dirty, good-for-nothing creatures. I wouldn't give them house-room."

"I'm sorry to learn that. What will you do?" I said.

"Dear knows! I was so well suited in Ann and Hannah, and, to think that they should have served me so! I wouldn't have believed it of them. But they are all as destitute of feeling and principle as they can be. And John continues as sulky as a bear. He pretended to shake the carpets, but you might get a wheelbarrow-load of dirt out of them. I told him so, and the impudent fellow replied that he didn't know any thing about shaking carpets; and that it wasn't the waiter's place, any how."

"He did?"

"Yes, he did. I was on the eve of ordering him to leave the house."

"I'll save you that trouble," I said, a little warmly.

"Don't say any thing to him, if you please, Mr. Sunderland," returned my wife. "There couldn't be a better man about the house than he is, for all ordinary purposes. If we should lose him, we shall never get another half so good. I wish I'd hired a man to shake the carpets at once; they would have been much better done, and I should have had John's

cheerful assistance about the house, which would have been a great deal."

That evening I overheard, accidentally, a conversation between John and the new girls, which threw some light upon the whole matter.

"John," said one of them, "what made Mrs. Sunderland's cook and chambermaid go off and lave her right in the middle of house-clainin'?"

"Because Mrs. Sunderland, instead of hiring a woman, as every lady does, tried to put it all off upon them."

"Indade! and was that it?"

"Yes, it was. They never thought of leaving until they found they were to be imposed upon; and, to save fifty cents or a dollar, she made me shake the carpets. I never did such a thing in my life before. I think I managed to leave about as much dirt in as I shook out. But I'll leave the house before I do it again."

"So would I, John. It was a downright mane imposition, so it was. Set a waiter to shaking carpets!"

"I don't think much has been saved," remarked the waiter, "for Nancy has had a dollar a day ever since she has been here."

"Indade!"

"Yes; and besides that, Mrs. Sunderland has had to work like a dog herself. All this might have been saved, if she had hired a couple of women at

sixty-two and a half cents a day for two or three days, and paid for having the carpets shaken; that's the way other people do. The house would have been set to rights in three or four days, and every thing going on like clockwork."

I heard no more. I wanted to hear no more; it was all as clear as day to me. When I related to Mrs. Sunderland what John had said, she was, at first, quite indignant. But the reasonableness of the thing soon became so apparent that she could not but acknowledge that she had acted very unwisely.

"This is another specimen of your saving at the spigot," I said, playfully.

"There, Mr. Sunderland! not a word more, if you please, of that," she returned, her cheek more flushed than usual. "It is my duty, as your wife, to dispense with prudence in your household; and if, in seeking to do so, I have run a little into extremes, I think it ill becomes you to ridicule or censure me. Dear knows! I have not sought my own ease or comfort in the matter."

"My dear, good wife," I quickly said, in a soothing voice, "I have neither meant to ridicule nor censure you; nothing was farther from my thoughts."

"You shall certainly have no cause to complain of me on this score again," she said, still a little warmly. "When next we clean house, I will take

care that it shall be done by extra help altogether."

"Do so by all means, Mrs. Sunderland. Let there be, if possible, two paint-cleaners and scrubbers in every room, that the work may all be done in a day instead of a week. Take my word for it, the cost will be less; or, if double, I will cheerfully pay it for the sake of seeing 'order from chaos rise' more quickly than is wont under the ordinary system of doing things."

My wife did not just like this speech, I could see, but she bit her lips and kept silent.

In a week we were without a cook again; and months passed before we were in any thing like domestic comfort. At last my wife was fortunate enough to get Ann and Hannah back again, and then the old pleasant order of things was restored. I rather think that we shall have a different state of things at next house-cleaning time. I certainly hope so.

DOING AS OTHER PEOPLE.

"DID you notice that beautiful sofa which Mr. Hamilton has bought?" said Mrs. Foster to her husband, as they gained the street on leaving the house of a friend.

"Yes, I noticed that they had a sofa."

"It was a beauty. Oh, I wish I had one, Henry! Our parlours look so naked with nothing in them hardly, but a dozen common chairs."

"I am sure, Hannah, they are neatly carpeted, and have a pair of good tables and a looking-glass."

"But that's no kind of furniture. Everybody has a sofa now, and I'm sure we might."

"But I am not able to buy a sofa, Hannah."

"I am sure you earn as much as Mr. Hamilton does, and our family is no larger."

"I don't know how it is, then," Mr. Foster replied, thoughtfully. "We cannot afford to live in the same style that Mr. Hamilton does."

"Oh, you only think so. Certainly there can be no good reason why we may not. Nearly all of our acquaintances have handsomer things about them

than we have, and I am sure that we ought to do as other people do who are no better off."

"I don't know about that, Hannah. I should not like to do altogether as some 'other people' do, of whom I could tell."

"Yes, but this is another matter."

"Well, perhaps it is. But, really, I don't think we can afford to buy a sofa."

"Oh, yes, we can. You earn twelve dollars a week, and I am sure that is good wages. We can live on eight dollars easily, and with the other four we might buy a great many nice things for our parlour during the course of the year."

"But don't you think it would be much better for us, Hannah, if we can really save four dollars a week, to put into the Savings bank, instead of spending it for what we don't want?"

"Oh, but we can put money into the Savings bank after we get a sofa. Four dollars a week comes to over two hundred dollars a year; but a beautiful sofa will not cost over forty or fifty dollars. Mrs. Hamilton says that they paid forty-five dollars for theirs, and that the cabinet-maker does not want his money for six months. We could get one like it, and save more than enough to pay for it long before the six months are out."

"Still, Hannah, we haven't saved half that sum in the past six months, or, indeed, in the whole time that has elapsed since our marriage."

"No, but we can do it easily enough if we try; eight dollars a week is plenty for us to live on. I will be as saving as I can in every thing. The children will want but very few clothes for some time to come, and you have several pairs of old pantaloons and one or two old coats that I can cut up and make for them when those they have are worn out."

"Who made Mr. Hamilton's sofa?" Mr. Foster asked, evidently moved by his wife's arguments.

"Mr. Bruce, around in Thompson street; and Mrs. Hamilton says that he had another just like hers."

"How much did you say?"

"Forty-five dollars."

"Forty-five dollars," (musingly.) "Eleven fours make forty-four. If we could save four dollars a week for a little over eleven weeks, we could pay for it."

"Yes, indeed! and we can easily save that much," Mrs. Foster said, in a very lively tone.

"You think so."

"I *know* so."

A sigh followed this positive assertion of his wife, for Mr. Foster felt by no means so certain. But as his better half seemed confident, his own mind gradually became assured, and finally it was agreed that he should go the next day and buy a sofa on a credit of six months, if that time could be obtained

on the purchase. In due time the sofa was obtained, for Mr. Foster was known to the cabinet-maker as an honest and industrious mechanic.

"Oh, is it not beautiful?" Mrs. Foster exclaimed, as the highly-polished piece of furniture was brought in, and placed in a small parlour.

"It is certainly a comfortable affair," the husband said, seating himself, and rising and falling with the spring of the seat.

For some time, Mrs. Foster enjoyed her new sofa, with a feeling of lively pleasure. About four weeks after, she called in again with her husband to spend an evening with Mr. and Mrs. Hamilton.

"How neat and even elegant they have every thing?" said Mrs. Foster, as she proceeded homeward, after their visit had been completed.

"Yes, they certainly have every thing around them very comfortable."

"And Mr. Hamilton earns no more than you do."

"No."

"How beautiful their set of cane-seat chairs looked! And how much more beautiful they are than common wooden ones like ours."

"And yet, Hannah, the latter are just as comfortable."

"Oh, no, indeed! Why, how you talk! There is no chair so pleasant as the cane-seat chair."

"But they cost a good deal."

"Only twenty-five dollars a dozen. And you

know we can save that much in about six or seven weeks."

"So then you are bent on having a set of these chairs?"

"Oh, no—not bent on it. But then I think we ought to have a set. Other people can have them, who are no better off; and I don't see any reason why we can't do as other people do."

"I don't myself see exactly how we are going to do as other people in the matter of buying a set of cane-seat chairs. One thing is certain, we have not yet saved a cent towards paying for our new sofa, and it is four weeks since it was sent home."

"Oh, but, Henry, you know that we have had to pay George's quarter-bill in that time, which was four dollars. And then we have bought a barrel of flour."

"Very true. But will there not be, every week or two, something or other to take one, or two or three, or even five dollars more than what is required for all current expenses?"

"Oh, no. Why should there be? Eight dollars a week will meet every thing."

"I could hope so, Hannah."

"I *know* so, Henry. Other people can get along on this sum, and I am sure that we can."

The husband did not feel so confident; still, he allowed his better judgment to come under her influence, and his true perceptions as to the conse-

quences were obscured. On entering their own neat and comfortable home, for Mrs. Foster was quite a tidy housewife, they seated themselves upon the sofa, now the pet article in their house.

"How mean those chairs do look!" Mrs. Foster said, with a toss of the head and slight curl of the lip.

"They don't look so handsome, certainly, as Mr. Hamilton's; but, then, they are very good chairs of their kind."

"Of their kind! Oh, yes, of their kind; but they are not the kind that other people have."

"Yes, but who wants to live as some people live? Some have no parlour at all; not a spare-room, nor a spare-bed in the house."

"But that wouldn't suit me at all. I like to live as other people in similar circumstances live; as, for instance, the Hamiltons, who are not a bit better off than we are."

"I am sure, Hannah, that it puzzles me to tell how they live in the style that they do, on twelve dollars a week."

"It's plain enough, I think; they save three or four dollars out of their ordinary expenses, and spend that in getting comfortable things around them."

"Then, if they save money, certainly we should."

"Of course, and we can save just as they can. You will get a set of cane-seat chairs, won't you?"

"We cannot buy them now, for I have not a single dollar ahead."

"That needn't matter, you know, for you can buy just as many as you want on credit. You know half a dozen chair-makers who would be glad to sell them to you on credit."

"Don't you think it would be better for us to wait until we have saved enough to buy them with? Then there would be no danger of our not being able to pay for them."

"Oh, but we can pay for them easily enough."

"Well, if you think so," the husband said, yielding his better convictions to the persuasions of his wife.

On the next day, Mrs. Foster, by permission of her husband, went to a chair-maker with whom he was acquainted, and bought a dozen cane-seat chairs, which were to be paid for in six months. The bill amounted to twenty-four dollars. It was with no ordinary degree of pride and pleasure that she surveyed her new chairs after they had been sent home; but all at once she perceived that her parlour-carpet, which was of cotton, had become much faded, and really disgraced her new sofa and chairs.

"A'n't they beautiful!" she remarked to her husband when he came home in the evening from the shop.

"They are certainly very beautiful chairs, Hannah."

"But,"—hesitating.

"But what, Hannah?"

"But, indeed, this carpet really looks too bad."

"How looks bad, Hannah?"

"It is all worn and faded, and is nothing but a common piece of cotton carpeting at best."

"It cost me sixty cents a yard though, Hannah."

"But that is no price to pay for a good carpet. Mrs. Hamilton gave a dollar and a quarter; and I am sure that we can afford to have as good things as she can. You earn as much."

"If I do, somehow or other it does not seem to go as far," the husband replied, in a half-desponding tone.

"There is no reason why it should not. And then, not only Mr. and Mrs. Hamilton, but half a dozen others that I know of, who have elegant ingrain carpets, sofas, and cane-seat chairs, and I don't know what all, have no larger income than we have."

"I am sure I don't know how they manage—I can't get any ahead. It takes all that I can earn to buy something to eat and wear, and have enough left to pay the house-rent."

"Why, I am sure, Henry, we can live on eight dollars a week, and you can earn twelve."

"I am afraid not."

"Oh, yes, we can. I'll guaranty that our expenses shall not exceed eight dollars."

"They have exceeded it, you know."

"That was only because we did not economize properly. And the last four weeks, you know, we have had some extra expenses that do not occur more than once in three months."

Thus Mrs. Foster urged, and her husband soon yielded. The desire to do as other people did—to have things about her as other people had them, was too strong to be resisted, and obscured all ideas of prudence. Thirty yards of ingrain carpeting were bought on trust, at one dollar and twenty-five cents per yard, amounting to thirty-seven and a half dollars.

For the first time in his life, Mr. Foster found himself burdened with debt—a debt of more than one hundred dollars. This was a sum of no mean importance for a man of family, the extent of whose earnings was but twelve dollars a week, and especially for one who had a nervous shrinking from the thought of being in debt.

Various efforts were now made to reduce their weekly expenses down to the minimum standard of eight dollars. Sometimes it would seem to fall below that, but again it would swell beyond it in spite of every effort. At the expiration of the fourth month from the time the sofa was bought, they had managed, by the closest economy, to lay up twenty dollars. About this time, on returning from a visit to a friend, Mrs. Foster, who was too fond of con-

trasting her own condition with that of other people, said—"I am really almost ashamed to go out, sometimes, Henry. I've never had a silk dress since we were married; but other women can have them. Mrs. Jones, who called to-night where we were visiting, had a beautiful black silk, and so had Mrs. Maxwell, and their husbands are only mechanics, and earn no more than you do. Mrs. Hamilton has two silk dresses, a light one and a dark one, and has besides a beautiful Cashmere shawl and lace collars, and I don't know what all; and I haven't got any thing. I think you might get me one silk dress in your life."

"But how in the world am I to get it for you, Hannah, without the money?"

"We've got twenty dollars laid up, you know."

"Yes, I know; but I need not tell you that it is to go towards paying for the sofa, and the money will be due in two months."

"In two months! Oh, we can easily save enough in that time to pay for the sofa. Four dollars a week will be thirty-two dollars. I only want twelve for the dress, and that will leave eight out of the twenty we have now, and eight added to thirty-two will make forty. If you pay him forty, punctually, you needn't fear but that he will wait willingly enough for the other five a week or two."

"But we haven't saved four dollars a week, Hannah."

"Yes, but we can do it, and *must* do it."

"Can't you wait a little while longer, Hannah? You have done without a silk dress for a good many years, and surely you might get along still, until our things are all paid for."

But Mrs. Foster could not listen to the voice of reason. Other people had silk dresses, and she felt "mean," as she expressed it, whenever she went out anywhere. Twelve dollars were therefore expended for a black silk dress, and two more to get it made. This reduced the reserved fund of twenty dollars down to six dollars.

Week after week now passed rapidly, and in spite of every effort to save money, the wages of Mr. Foster melted away like snow in the warm sunlight. Finally, the time came when the sofa must be paid for, and there were only thirty dollars made up. But ten of this sum had to go for a month's rent, which fell due at the same time. Twenty, then, were all that Mr. Foster could raise, and the price of the sofa was forty-five dollars.

"Really, Hannah, I don't know what I shall do about this! I cannot bear the thought of not paying Mr. Bruce for his sofa on the day that the money falls due."

"But I wouldn't trouble myself about it, Henry. If you can't, you can't; and Mr. Bruce will have to do as other people do."

"How is that?"

“Wait for his money until you can give it to him. He’ll no doubt be glad to get twenty down and trust you for the balance.”

“He has trusted already six months, and now his money is due according to contract.”

“Well, it’s no use to trouble yourself about it. Pay him twenty dollars and give him the four dollars a week that we save. That will soon pay him off.”

“But we don’t save four dollars a week.”

“Yes, but we can, though, and we must.”

“I am not so sure, Hannah.”

“But I am. Other people, who get no more than we do, can live comfortably and buy a great many nice things; and there is no reason why we may not do the same.”

This was a silencing argument. Still it was to Henry Foster a profound mystery how Mr. Hamilton and others could make an appearance so far beyond his own, and yet receive no higher wages. With a keen sensation of shame and reluctance, he proceeded to the shop of Mr. Bruce, on the day the money for the sofa was due, and thus accosted the cabinet maker :

“I regret exceedingly, Mr. Bruce, that I cannot pay you all the money that is due for the sofa that I bought from you six months ago. I have only twenty dollars now, but you shall have the rest in a few weeks.”

“I regret it also, Mr. Foster,” the cabinet-maker

replied, "for I have a note to pay to-morrow, and calculated on you as certainly as if I had the money in my own hands. But, we must only do the best we can. You will give me your note at thirty days for the balance, upon which I have no doubt that I can raise the money."

This was so reasonable a proposition, that Mr. Foster could not object to it, and accordingly gave his note for twenty-five dollars at the time proposed. This arrangement brought a temporary relief of mind. Four weeks, however, soon rolled round, and notwithstanding the proposed economy, ten dollars only had been saved, and that sum would be due for rent in a few days. The landlord was punctual, and Foster had not the heart to tell him that he must wait. Three days afterwards the note fell due, and there was not a dollar to meet it. The amount was only twenty-five dollars, but that was an important sum when demanded and the debtor not able to produce it. With the bank notice in his hand, Mr. Foster was driven at last to call upon the cabinet-maker.

"I am sorry, Mr. Bruce," said he, "but really, I cannot pay this note to-day."

Mr. Bruce smiled and replied—

"I have no control over it, Mr. Foster; I passed it away to Mr. Strong, the broker."

"Do you think he will give me a little more time on it?" asked the debtor.

"I am sure I do not know, Mr. Foster. Perhaps he will. You had better go and see him, any how."

Acting upon his advice, Henry Foster went, though with great reluctance, to the office of Mr. Strong.

"You have a small note of mine," said he, in a hesitating tone.

"Well?" was the quick and somewhat harsh interrogatory.

"I am not able to pay it to-day, sir."

"Then why did you give it? No man ought to give his note without a certainty of paying it when it falls due."

"I thought I would be able, and intended paying it, but I have been disappointed."

"Well. What do you want?"

"I want you to let me have a little more time."

"How much?"

"A month."

"If you will pay me three dollars, I will extend the time one month."

"Oh yes, I will do that!" said Foster, instantly, relieved by the idea of getting a whole month's respite on twenty-five dollars, for the small sum of three dollars.

"I will come in and arrange it in the course of an hour," said he, and then returned to his shop and

obtained an advance on that week's wages of the amount needed. This was paid to the broker and the note renewed.

But trouble was only beginning. Twenty-four dollars, for the cane-seat chairs, became due in three days after, and the chair-maker's bill came in promptly.

"I cannot really pay this for a week or two," said Foster.

"I want money very badly, and the time upon which you bought them is up," was the reply.

"I know it is. And I regret very much that I cannot pay you, but so it is."

A pause ensued, in which the chair-maker had hard thoughts about Mr. Foster, and Mr. Foster had mortifying thoughts in relation to himself.

"Well, what is to be done?" at length asked the chair-maker, in a tone that touched acutely the feelings of Mr. Foster.

"Really I do not know. I hope that I shall be able to give it to you soon."

"How soon? Name a time."

"That is hard to do." And Foster looked thoughtful and troubled.

"Can you pay me in a month?"

"I will try."

"Will you give me your note at thirty days?"

"Certainly."

And the note was given A temporary relief of

mind followed this arrangement,—soon, however, to be succeeded by gloom and despondency.

As was to have been expected, both of the notes fell due at a time when there was no money to pay them. Here, then, was more trouble. It so happened that the last note, like the first, had been sold to Mr. Strong, the broker. The second due-day of the note given for the balance of the sofa came round first. After a good deal of apparent reluctance, the broker agreed to renew for thirty days longer, for four dollars, which sum was paid. On the second note, he seemed less willing to give an extension; but finally agreed to do so for four dollars more. To pay these two sums, and the rent which had again fallen due, Foster had to take the small amount that he had been able to save, and also get an advance of a week's wages.

Little real pleasure did he derive from his sofa, chairs, and carpet. A few months before, all had been contentment. He then owed nothing, and had no real want unsupplied. Now he knew not a moment's true enjoyment. The most he could possibly save out of his wages were two dollars a week; and at the rate he was now paying interest on his two notes, even if he should be permitted to renew them, all of that amount would be regularly consumed. The prospect was gloomy; more especially, as the carpet was soon to be paid for.

About two weeks before the time when the next

ordeal had to be passed through, Foster came home from his work one evening with a sadder face than usual.

"What do you think, Hannah?" said he. "All of poor Hamilton's things have been taken and sold for debt."

"Oh!" ejaculated Mrs. Foster, her face growing pale with instinctive fear.

"It is too true, Hannah. I am told that he is behindhand three or four hundred dollars."

"It isn't possible!"

"I have always wondered how he and several others whom we know, could afford to live as they did, and their wages no more than mine. In his case, at least, I now understand it perfectly. He has lived beyond his means."

Mrs. Foster was silent—for she felt that, through her persuasion, her husband had been induced to imitate their example and go beyond his means. For some time past, she had ceased to take the delight in her new furniture that she at first experienced. The consciousness of being in debt, and in debt with little hope of paying, preyed upon her husband's mind, and his uncomfortable state was very naturally superinduced upon her. More than once had she regretted the influence exercised by her in reference to the sofa, chairs, etc., but it was too late for regrets to be of any avail.

Time passed on, and brought the whole amount

due by Foster within the compass of three days. That amount was nearly one hundred dollars. He felt that it was utterly impossible to pay it, and even if he were to get the debt regularly renewed, the enormous interest charged by the broker would more than equal the principal within a year.

The trial at last came upon him. The rent fell due first. He had just ten dollars, and that was paid. Next came the note of twenty-five dollars. After some debate in his mind, he determined not to call upon the broker, but to let the note be protested. That consequence of course resulted. He was served with a protest—and three days after, with another. Then came the bill for carpets, and as it became known that he had suffered two notes to be protested, the demand was urgent.

The broker, however, generally did his business in a summary manner. Warrants were issued against Foster, which had to be answered.

“What shall I do now?” he asked himself. “Give security? No—that will never do. What have other people to do with my debts? I will not ask any one to go my security. I will stand or fall alone.”

“Hannah, I have been warranted to-day for that sofa, and them chairs,” said he.

“Warranted, Henry?” ejaculated Mrs. Foster, turning pale.

“Yes, I have been warranted! and he clenched

his teeth hard together, for it was a severe trial to his natural feelings.

Mrs. Foster gave way to tears and self-reproaches

"It is all my fault. But what shall we do, Henry?"

"*We must do as other people do,*" replied Henry.

"And how is that?"

"Sell off our things and pay our debts! You were anxious to do as other people, and this is what other people do, who, like us, have been so foolish as to live beyond their means."

Mrs. Foster did not reply, but she felt keenly the rebuke. In the course of the next week, under an execution which followed a confession of the judgment rendered against him, Henry Foster's sofa, chairs, and carpets, with his pair of tables and looking-glasses, were sold at public auction. Happily for him, they brought just enough to pay off the claims against him, and make him a free man once more.

The old carpets were put down, and the old chairs replaced; but the tables and looking-glasses were gone. Still, Mrs. Foster's heart was lighter than it had been for some time.

"I am tired of doing as other people do," said she, with a subdued, half-sad smile, to her husband, when quiet was again restored.

"And so am I, Hannah, heartily tired. Getting fine furniture on trust, *like other people*, may be

pleasant enough—but having it sold for debt, *like other people*, is not so pleasant a part of the affair.”

“Not quite,” was Mrs. Foster’s simple response. From that time she has been a wiser woman.

WHAT WILL PEOPLE SAY?

CHAPTER I.

“BUT what will people say?” Mrs. Ashton asked, looking into her husband’s face with a concerned expression.

“I don’t know that we ought to think about what others may say,” replied Mr. Ashton, thoughtfully.

“Why, how you talk, husband! I am sure it is of the first importance to avoid singularity!”

“So you always say, and yet I never can see the force of your position. People will talk about each other; and even make censorious and disparaging remarks of those who are most perfect.”

“I am not so sure of that, husband. I never hear others remarked upon, that they do not deserve all that is said of them.”

“So you think, Sarah. But they would have quite a different idea of themselves.”

"They would, like hundreds of others, over-estimate themselves, that is all."

"True, Sarah. And those who talk about us might say the same thing, if we found fault with what we considered the false position in which they placed us."

"I should like to know who says any harm of us," Mrs. Ashton quickly remarked, with indignant surprise.

"Some of your best and dearest friends," her husband replied, quietly.

"Who?"

"Oh, as to that, I am as wise as you."

"Then why do you speak as you do?"

"Because I am not disposed to think we are an exception to the general rule. When I hear every one else remarked upon, I can hardly suppose we are going to escape."

"But it is the follies and foibles of others that are remarked upon."

"Of course. And our follies and foibles are thrown in with the rest."

"How you do talk! But, seriously, you are not going to leave this beautiful house, for a mean, little two-story affair?"

"I should think it would be the most prudent thing we could do to get a smaller house. My business is falling off, and I shall have as much as I can do to make both ends meet this year."

“But you can easily make up the next season. Besides, if we should come down in our style of living, people would say that you were going behind-hand, and had been forced to adopt a system of retrenchment.”

“Well, suppose they did! What harm would that do?”

“Do! Why, harm enough! Besides subjecting your family to unpleasant remarks and slights, you would lose your business standing, and without a fair credit, a merchant, you know, has up-hill work.”

“Your last remark is far the most sensible one you have made, Sarah, and has in it much weight. I see its force plainly, and am resolved to keep a good face upon things for a while longer.”

“I knew you would come into my way of thinking,” said Mrs. Ashton, smiling triumphantly.

CHAPTER II.

“MR. PUNCTUAL says be kind enough to send him a check for that,” remarked a lad, as he came up to the desk where Mr. Ashton sat musing, presenting, at the same time, a bill for a quarter’s rent of his dwelling, amounting to two hundred and fifty dollars.

“Tell Mr. Punctual that I am a little short to-day, but will send him the check to-morrow.”

“Yes, sir,” replied the lad, and withdrew.

Mr. Ashton then resumed his employment of ascertaining how near his resources for the day would come to meeting the several notes and balances of borrowed money that were due.

“Five thousand dollars to pay,” said he to himself, musingly, “and but five hundred in bank.”

“Mr. Elder says, please send him the three hundred dollars you borrowed of him last week,” said a porter from a large house up town, who had entered the counting-room unperceived.

Mr. Ashton started, as if a blow had suddenly been struck upon the desk by his side. But he recovered himself in a moment, and said with a smile,

“Very well, tell Mr. Elder that he shall have it by twelve.”

The porter withdrew, and the merchant resumed his calculations.

“I am hard up at almost every place where I am in the habit of borrowing,” said he. “Let me see. I wonder if I can’t venture on old Humphreys for five hundred dollars. Yes, I *will* try him. I know he has it, and he won’t refuse me. Well, that sum, with five hundred dollars in bank, make a thousand. Now, who shall I try next? There is Martin & Co., Jones & Milford, Todd & Kimber, and Mallonee. I must raise the balance among them somehow.”

This matter settled, Mr. Ashton started out on his

money-hunting expedition. His first effort was with old Humphreys, as he called him.

"Well, Mr. Ashton, how are you this morning?" said that individual, with a pleased smile, as the other entered his counting-room. Humphreys was a merchant of the old school. Into the dashing "go-ahead" schemes of the times, he never entered. He had gotten rich in the old, cautious, straight-forward way; and, in still pursuing his long adopted business policy, was adding dollar to dollar, slowly and surely.

"A pleasant day, this, Mr. Humphreys," said Ashton, in an assumed, lively, unconcerned tone.

"Pleasant indeed, Mr. Ashton! Is there any news stirring?"

"Nothing strange, I believe. How is business?"

"Oh, about as usual with me. How is it with you?"

"Rather dull. Money comes in slow these times. And, by the way, have you five hundred or a thousand dollars that you can spare for a few days?"

"I have a good deal more than that, Mr. Ashton, for which I have no present use. But whether I can loan it to you is another question."

Humphreys was a plain-spoken, or rather an eccentric man, as it was called, and Ashton knew this. He was not, therefore, at all surprised at the plain straight-forwardness of the answer.

"Yes, that is the question, Mr. Humphreys. I

am short to-day, and you would be doing me a favour by making up the amount. I can easily hand it back in a day or two."

"You own a carriage and a span of horses, do you not?" inquired old Humphreys.

"Yes," the merchant replied, a little annoyed at the question.

"How much did they cost you?"

"I paid a thousand for the carriage, and eight hundred for the horses."

"And you live in one of Millington's beautiful houses, at a thousand dollars a year, I believe?"

"Yes."

"Mr. Ashton; I don't want to offend you. But I must speak plain. A man who keeps a carriage and horses worth eighteen hundred dollars, and pays a thousand a year for rent, never ought to borrow money to pay his notes. If your ready money is short, go home and sell your carriage and horses, and supply the deficiency. And if that won't do, move into a house at three hundred dollars rent, and save seven hundred. That is sensible advice, and if you take it, it will do you more good than if I were to lend you five thousand dollars. I am a plain-spoken old man, Mr. Ashton, and you must not be offended."

If not seriously offended, certainly the money-hunter was pained and confused. He did not linger to reply; but, bowing low, hastily withdrew.

"They're hard run when they come to me, ha! ha!" said the old fellow, laughing to himself, as Ashton withdrew. "They may ruin each other if they choose, but old Humphreys stands or falls by himself."

Mr. Ashton returned to the counting-room, and took a brief pause to recover his spirits and self-possession. He then sallied out again. But by this time it was eleven o'clock, and at twelve he had promised to return Mr. Elder three hundred dollars.

"Any thing over to-day, Martin?" said he, in a lively tone, as he entered the store of Martin & Co.

"Well, I don't know, Ashton. Perhaps we can spare a little. Step back a moment, and I will see."

Mr. Ashton's heart felt lighter. After looking over his bank account, Mr. Martin said—

"I'm really very sorry, Ashton, but we have only about fifty dollars in bank. I thought we had more. But here are four hundred in uncurrent funds, averaging about two per cent. discount. You can have that sum for a couple of weeks. Perhaps you can turn it to advantage."

"That is pretty tough, but, if you can't do any better for me, I suppose I must try it."

The four hundred dollars were counted out to him, and he passed his check for the amount, dated two weeks ahead.

"Plenty of money to-day, Milford?" asked Mr. Ashton, entering the counting-room of Jones & Milford.

"Plenty as blackberries in December," was the reply.

"I want five or six hundred to-day. Can't you squeeze me out a part of it?"

"Not a dollar. We are, ourselves, short."

"Then I need not tarry here long," our borrower said, and hurried away.

"Ashton is confoundedly hard run, I'm thinking," remarked Milford to his partner.

"Yes. And I'm not at all sure that he is going to stand it long. The fact is, he is not a prudent business-man, and, besides that, makes almost too great a dash. Isn't that his carriage passing?"

"Yes. And Mrs. Ashton is in it; dressed like a queen, while her husband is running about hunting up money to pay his notes."

"Poor man! His weak desire for an establishment and vain show will, I fear, ruin him at last."

In the mean time, the subject of these remarks had turned towards his own counting-room. Arrived there, he drew a check for three hundred dollars, ante-dated one day, and then proceeded with it to the store of Mr. Elder, who had sent for his account of borrowed money.

"Here's a check dated to-morrow," said he. "You can deposit it to-day."

“Very well,” replied Mr. Elder, “that will answer.”

“I’m glad of it, for I am short to-day. Good morning.” And Ashton hurried away to try some more of his business friends. By one o’clock, he had raised three thousand dollars. But half of it was in uncurrent funds. During the process, he had met with more than one rebuff, that touched him to the quick.

“And now what is to be done?” he asked himself despondingly. For about the space of five minutes he sat musing in silence. At length he got up slowly and deliberately, and went to his desk. From this he took a large pocket-book, and selected business notes, having over four months to run, and less than six, to the amount of two thousand five hundred dollars. With these he again sallied out, and soon found himself at the premises of an individual known as a shaver.

“I want some money to-day, Keener?” he said abruptly, as he entered. “There is the collateral,” throwing down a package of notes of hand. “And let me have it quickly, for I have some borrowed money, besides notes, to pay, and must not keep my friends waiting.”

“How much do you want?” inquired the broker, slowly and carefully going over the notes, and examining the endorsements.

“Two thousand dollars.”

"For how long?"

"Thirty days."

"I hardly think I can spare it. And, anyhow, this security is not all of it first-rate."

"You know that it is perfectly good, Keener; and you know that you can get the money if you haven't it by you. I am hard run to-day, and must have the amount named."

"You are hard run, then?" the broker remarked, looking Ashton keenly in the face.

"Yes, I am, Keener. You have stood by me in several tight places, and you must not forsake me now."

"Well, I don't know," resumed the broker, in a deliberate tone. "I can't say that I am satisfied with some of these notes."

"They are all as good as the bank, Keener."

"If not better than most of the banks, I wouldn't give much for them."

"But I know them to be perfectly good. However, if you can't accommodate me, say so, and let me be moving."

"Well, let me see. You want it very much?"

"Indeed I do."

"To accommodate you, then, I will let you have the two thousand dollars for sixty."

"That is three per cent. a month!"

"I know it is. But consider that I am risking a good deal. The security is not all strong."

"It is perfectly good, Keener."

"I can't do better for you, Ashton. And I don't care about the operation, anyhow?"

"Hand it over then," said the merchant. The intimation ingeniously thrown in by the broker, that he was indifferent about the matter, decided him to accept the offer without further parley.

All the preliminaries settled, Mr. Ashton pocketed his two thousand dollars, less sixty, and went back to his counting-room. He then assorted his uncurrent funds, amounting to about fifteen hundred dollars, on which he had to pay a discount of forty dollars, making his loss, on that day, in discounts, one hundred dollars. His borrowed money returned, and his notes lifted, the merchant turned homeward, as his dinner-hour had arrived.

CHAPTER III.

"THE fact is, Sarah, we must sell our carriage, and try to curtail a little," said Mr. Ashton, after dinner.

"Sell our carriage? Impossible!"

"We could get along once very well without a carriage, and I think we must do so again."

"But what will people say to see us coming down? If we had never owned a carriage, I would not advise you to get one, seeing business is so dull."

as you say; but it will never do to give it up now. People would say that we were going to the wall, and there would be enough to try and push us there, if that were once said. Oh, no, don't think of it!"

Silenced, but not convinced that it was right to continue his present style of living, Mr. Ashton returned to his store, and sat conning over plans and projects for raising money on the next day, when the entrance of some one disturbed his train of thought.

"Good-day, Mr. Ashton," said the individual, who proved to be his landlord.

"Good-day! how do you do, Mr. Punctual?" replied the merchant, with a feeling of uneasiness.

"You have put my bill off again," said that personage, coming abruptly to the point, "and now I have come for it myself. I like promptness in dealing, and am never satisfied with any thing else. When you have lived in my house for three months, my part of the contract is fulfilled; then I look for you to fulfil yours. Do you understand?"

"Perfectly," said Mr. Ashton, turning to his desk, and filling up a check for two hundred and fifty dollars. It is true that he had no money in bank, but then the check could not be presented until the next day, and that would give him a little time.

The landlord received the check in silence, and, bowing low, departed.

In about half an hour after the landlord had disappeared, a bill came in for a set of harness, new linings and cushions for the carriage, &c., amounting to one hundred dollars.

"I cannot pay this just now," Mr. Ashton said, with an air of impatience.

"It has already been standing four months," replied the man. "It is hardly fair, Mr. Ashton, to keep mechanics out of their money in this way; we earn it hard, and always want it."

"You need not be insolent about it," said the merchant, half angrily. "Come day after to-morrow, and you shall have your money."

The mechanic turned away, muttering somewhat more loudly than he intended—"People say you make 'most too great a show to be honest, and I believe they are right."

Mr. Ashton's quick ears caught the words; he dropped his eyes to the floor, and sat in deep self-communion for many minutes, while a bright-red spot burned upon his cheek. It was, perhaps, half an hour before he resumed his investigation of the morrow's monetary business. There was a calm self-possession in his manner as he did so, and an air of deep resolve about him that indicated the mastery of some weakness.

At the usual hour he returned home. After tea, his wife remarked, with a smile, as if the subject had been broached by him in a momentary fit of

business perplexity—"Well, husband, have you got over your strange idea about selling the carriage?"

"No, Sarah," he replied, in a serious tone.

"Nonsense!"

"But I am in earnest, Sarah. I find that we cannot support our present style of living with safety."

"Indeed, indeed, husband! you are alarmed without cause."

"Indeed! I am not, Sarah."

"But hadn't you better wait a while, and see if business won't improve? I can't bear the idea of it. And, then, what will people say?"

"I don't know, Sarah, what they would say; but I can tell you what they do say."

"And what do they say?" inquired Mrs. Ashton, eagerly

"Why, they say that we make 'most too much show to be honest! And, what is worse, they are half right."

Mrs. Ashton was thunderstruck, as they say; that is, she was so astonished and confounded that she knew not what to think or speak. At last she said, looking into her husband's face, with her own pale and concerned in its expression—"Surely you must be trifling with me!"

"No, Sarah, I am not. Of late, I have been so closely run for money, to meet my business and

accommodation paper, which is unusually heavy about these times, that I have been forced to put off many bills that were due, and should have been paid. Among these was a bill from the carriage-maker, for the new and beautiful harness, carriage-linings, and cushions. He called to-day for the fourth or fifth time, and I had to put him off again. He grumbled at it, and, as he went away, muttered, loud enough for me to hear him—‘People say that you make ’most too much show to be honest, and I believe them.’

“This is too severe for me, Sarah, and I cannot stand it. If I have weakly yielded to my own inclinations and your desires, and indulged in a little display and extravagance, I am, nevertheless, honest; and while a shadow of such a suspicion as that indicated is resting over me, I can have no peace of mind.”

Mrs. Ashton listened with breathless interest while her husband was speaking; but, although he paused for some moments, she did not reply.

“And now, Sarah,” he resumed, “you know that I have considered you, and consulted you in all domestic arrangements. I still wish to do so; but I can no longer act as you wish, unless I am fully satisfied that to act thus is right. I think that we should sell our carriage, and move into a smaller house; and my reason for thinking so is founded upon my knowledge of the fact, that as business is,

and promises to be for some time to come, I cannot afford the expense to which they subject us."

"And people say we make too great a show to be honest?" Mrs. Ashton remarked, in a tone of surprise, a little touched with indignation, as her husband ceased speaking.

"Yes, Sarah, they do."

"Well, they shall say it no longer. They may say any thing but that; but to question your honesty is too much! Sell the carriage, did you say? Yes, sell it to-morrow, and move into a smaller house next week. People say that we are not honest! Oh, no, people mustn't say that!" And a tear stood in Mrs. Ashton's eye, as she drew her arm affectionately about her husband's neck.

CHAPTER IV.

It was, perhaps, about a year after, that Mr. and Mrs. Ashton sat one evening before a cheerful grate, in a snug little house in a retired part of the city. Every thing around them was neat and comfortable, and even elegant, though not on the scale of magnificence that they had once indulged. As they were drawing up their chairs before the fire, after supper, Mr. Ashton remarked—"This morning, Sarah, I

took up the last note I had out in the world. No man can now say that I owe him a dollar."

"You feel very comfortable then, of course," his wife replied, smilingly.

"I do feel very comfortable; much more than I did when I sported an elegant carriage, and lived in a style of splendour beyond my ability to support."

"People can't say that we make too great a show to be honest," Mrs. Ashton remarked, good-humouredly.

"That they cannot; and, if they did, it would make but little difference, for there would be no truth in the allegation. It is the truth that people say about us, that is of most importance."

"So I felt when you explained to me your real condition, and I saw, too plainly, that there was room for the remark made."

"I certainly was in a bad way, then. Every day I had to rack my brains for the means of lifting my notes and paying my borrowed money; and when night came, I was sick and dispirited, and unfit to enjoy an hour's pleasant social intercourse. If I dreamed, it was of money, and notes, and ruin. Fifty times it has occurred that there has been but twenty minutes, or ten dollars, between me and bankruptcy; and yet I was doing a very fair business. The fortunate sale which I made of the carriage gave me fifteen hundred dollars in cash, which helped me a good deal; *it was so much money that*

did not have to be returned. In a short time, we got into this little snug affair of a house, at one-fourth the rent we had been paying, and I found quarter-bills of sixty-two and a half dollars much more easily paid than those of two hundred and fifty dollars; and, besides this, our family expenses have been, quarterly, five hundred dollars less."

"Impossible, Mr. Ashton!"

"It is a fact, for I have kept, regularly, an account in my business, of all moneys paid out for other than business purposes. Our carriage-driver was a tax of three hundred dollars a year. Feed for two and sometimes three horses, extra servant-hire about a large house, and extra waste for extra servants, and the thousand expenses which such an establishment involves, swell up into no unimportant sum."

"And all this was not so much for the comfort it gave as to provide for the question—*What will people say?*" remarked Mrs. Ashton, smiling. "How vain and foolish I was!" she added, more gravely.

"All these things," resumed Mr. Ashton, "made a heavy aggregate. Over three thousand dollars, in the last year, saved from expenses, and obtained in the sale of horses and carriage, helped my business wonderfully. And besides that, when I had once commenced, from a full conviction of its necessity, a system of reform and economy, I carried it out in my store. I was more prudent and cautious in

buying and selling, reduced my business more to a system, and made my calculations to rely less upon borrowing and more upon business returns. Gradually, I succeeded in reducing all my transactions to a safe and legitimate line, and now I feel the happy result of good resolutions, followed by a rigid determination to carry them out. People may talk as much as they please now; I know that no one can say I owe him a dollar."

"And you are so much happier than you were, dear husband! and I am so much happier. To do right and then rest satisfied, I feel is much better than to be anxious that others may admire or speak well of us. A single year's experience has taught me a great deal."

"We are both gainers, then," Mr. Ashton replied; "that is, we are better and wiser. May we never forget the lesson we have learned, that the true sources of happiness lie within ourselves."

IT'S ONLY A DOLLAR.

"It's only a dollar," said Mr. Jones, drawing the coin from his pocket, and throwing it upon the counter before which he was standing.

"And cheap enough at that," remarked the florist, sliding the dollar into his drawer. "It's one of the finest roses we have."

"It certainly is very beautiful," said Mr. Jones, as he lifted the flower and departed.

"Oh, what a beautiful rose!" exclaimed Mrs. Jones, as her husband came in. "Where did you get it?"

"I bought it from ——," was the reply.

"For how much?"

"Only a dollar."

"That was cheap."

"Yes, indeed. Cheap enough."

The rose, after receiving its meed of admiration, was placed among a collection of choice plants, and then, tea being announced, the young couple, for they had only been married about six months, sat down to partake of their quiet evening repast.

Mr. Jones was clerk in a banking institution in the city of —, with a comfortable salary of twelve hundred dollars a year. He possessed the confidence of the officers of the bank as well as of the board of directors, and was generally esteemed by all who knew him. But he had a too common defect of character—his desires were not only in advance of his income, but he too frequently thought of little beyond their gratification. True, these desires were not of a kind usually denominated extravagant. He did not think of buying a carriage, nor even a fast-trotting horse, nor of filling his house with costly and elegant furniture. Such acts of imprudence were too palpably wrong to tempt him to their indulgence. His restless desires were like the “continual dropping” which wears away even the hardest substances. Small in their single demands, but important in the aggregate of their effects. The same disposition was manifested by his wife. Thus there was no check to the evil.

While they sat at the tea-table, on the evening just alluded to, Mrs. Jones said—

“How I should like to go to the concert to-night!”

“Would you, Julia?”

“Indeed I would. I am so fond of music.”

“So am I. But can we afford to go?”

“Oh, yes,” said Mrs. Jones. “The tickets are only a dollar apiece!”

"True. And it would be strange if we could not afford a couple of dollars now and then! Well, suppose you get ready as soon as tea is over, and we will go."

"I shall be so delighted!" the young wife remarked, as she took the arm of her husband, on leaving their neat and comfortable dwelling, to proceed to the concert room.

And she was delighted, for there was a rare combination of musical talent, and she had a taste that could appreciate the excellences of the different performers.

On the next morning, as they sat at breakfast, Mr. Jones said—

"And so you were very much pleased last night, Julia?"

"Pleased is too tame a word, Henry. I was delighted! It was a rich performance throughout."

"So was I. A cheap gratification at two dollars."

"Don't speak of the money, Henry. Money should not be thought of in connection with it. What are two paltry dollars, in comparison with such a feast of the soul? Can the most exquisite tones of music be estimated by the dollar's worth? No—no."

"I must confess that I feel as you do, Julia," the husband replied; and then each sat silent for a few moments, busy with newly arising thoughts.

"I saw a pair of most beautiful vases in ——'s window, yesterday, as I was passing his store," said Mrs. Jones, looking into her husband's face. "Oh, they were really exquisite!"

"Did you ask the price?"

"No. But I wish, as you pass this morning, that you would step in and see what they will cost. I should like to have them very much."

"Certainly, and if the price is not too high, I will purchase them for you."

"Oh, I should be so delighted to have them!"

Mr. Jones, on his way to the banking-house, stepped into the china-store to look at the vases. He knew them by a description which his wife had given him. They were gilt and painted china, and were really beautiful, as she had said.

"What do you ask for these vases?" he inquired, after looking at them for a few moments.

"Only five dollars," was the reply.

"Five dollars—five dollars. That is not dear."

"Dear? no indeed! It is scarcely half what they are really worth."

"But I hardly think that I can afford to give so much for a pair of vases that are of no real use," said Mr. Jones, musingly.

"The price is only five dollars, Mr. Jones, which is not going to make or break any man."

"No, that is very true. It's only five dollars

Well, you might as well send them home, for my wife has set her heart on them."

And so saying, Mr. Jones took out his pocket-book, and selected a five-dollar bill, which was paid over for the vases.

"How kind you are," said his wife, as he came in to dinner, "to buy me those beautiful vases! How rich, and, at the same time, how neat they are!"

"They are indeed beautiful. When I saw them, I could not resist the temptation."

"What did they cost?"

"Only five dollars."

"That was cheap."

"Cheap enough. They could not have been bought a year ago for less than ten dollars."

"I have been making some purchases, also," Mrs. Jones remarked, after they had admired the vases for a few minutes.

"Ah, indeed! Well—what have you bought?"

"Some woman's finery of course. I have been out shopping, and could not resist the temptation to buy several articles that I did not expect to purchase. See here."

And Mrs. Jones referred to a small pile of dry-goods that was lying on one of the pier-tables.

"Is not that a beautiful piece of linen cambric? I did not just want it now, but it was a remnant, and the storekeeper asked only a dollar for it. I

shall want it. And then see this elegant little handkerchief. A'n't it a beauty? It was only a dollar "

"It is certainly very pretty."

"And I have bought you, besides," continued the happy wife, "three of the finest bandannas I have ever seen. A'n't they lovely?" displaying her purchases.

"They are, indeed, Julia. Though I am not exactly in want of them, for I have about a dozen or so now."

"Yes, but you will want them."

"So I will."

"And then they were so cheap. Only a dollar and a quarter apiece. Why, I paid for those last ones of yours, a dollar and a half, and they were not near so good."

Several other articles were displayed; this costing only half a dollar, that only a dollar, and the other only two dollars—amounting in all to ten or twelve dollars. And yet there was not one of them that was really needed. But then they cost but little, and were cheap at the prices paid.

"Oh, Harry! That is kind of you," said Mrs. Jones, on the evening of the next day, as her husband presented her with an elegant gold-mounted card-case. "I just wanted one like this. It is handsomer a great deal than Mrs. Perry's, and she thought her's a beauty."

"You think it very pretty, do you?"

"Oh, yes. How kind you are, to think of me so often. How much did you pay for it?"

"Only five dollars."

"That was cheap. Mrs. Perry's cost, she told me, seven, and I would much rather have mine."

"Yes, I think it cheap enough."

"There is another thing that I want, dear, and I wish you would get it for me."

"What is that, Julia?"

"A gold pencil-case. Will you buy me one?"

"Certainly."

Five dollars were spent on the next day for a gold pencil-case. But it was only five dollars, and not of much consideration.

"I saw one of the most beautiful japonicas to-day, that I ever laid my eyes on," said Mrs. Jones, on the same evening, after her husband had come home.

"Ah, where did you see it?"

"In the florist's window, in —— street."

"Did you ask the price?"

"No. But I wish you would go to-morrow, and if the price is not too extravagant, buy it for me."

"Certainly. We shall soon have a rare collection."

"That we will. And I am so fond of flowers!"

the next day, Mr. Jones called to see about ponica.

"What is the price?" he asked.

"Three dollars."

"Isn't that high?"

"Oh, no. They bring four and five sometimes. Indeed, I ought to have four for this one."

Mr. Jones paused for a moment or two, and then said mentally,

"It's beautiful; and it's only three dollars—that can't break me."

"You may send it home, Mr. —," speaking aloud.

"Very well, Mr. Jones; it shall be sent home immediately."

The three dollars were paid, and Mr. Jones proceeded to the bank.

The aggregate of their expenditures for articles not really needed, on that and the four preceding days, was thirty-six dollars! Is it any wonder, then, that under such a system, they found themselves, at the end of the first year of their marriage, over three hundred dollars in debt? The only wonder is that they were not still further involved. And they would have been, had not Mr. Jones possessed about two hundred dollars above what was necessary to furnish their house, when they were married.

"Really," said Mr. Jones, when he became fully convinced of the fact that he owed the sum above indicated, "I cannot understand this."

"There must be some mistake, certainly," his wife replied.

"So it would seem. But I cannot discover where it lies. Our income is twelve hundred dollars a year, and I had two hundred dollars over, when we were married. Surely, we cannot have spent seventeen hundred dollars in twelve months."

"Impossible!" responded Mrs. Jones.

"It does seem impossible, Julia. But where is it gone?—for it has certainly gone somewhere."

"I am sure *I* cannot tell. We have not lived extravagantly, that is certain. Our rent is only two hundred dollars. We keep but one servant. It is all a mystery to me."

"And one just as profound to me," replied Mr. Jones.

"Is there no way by which we can reduce our expenses?" Mr. Jones remarked, after a silence of some minutes, which was to both a troubled silence.

"If there is, I for one, wish to adopt it; for, of all things, I have a horror of being in debt."

"Really, Julia, I don't see where this reduction is going to take place. We pay less for our house than is paid by two clerks in bank, that I know, who get but one thousand dollars a year. We keep but one servant, and they keep two, and each has, besides, three children to provide for, and we have none."

In vain did Mr. and Mrs. Jones search for the

cause of this strange condition of things. But an event occurred that relieved their minds from the trouble that disturbed them. One of the tellers died, and Mr. Jones was advanced to his place, and his salary increased to fifteen hundred dollars.

"I have good news to tell you, Julia," said he, with a brighter countenance than he had worn for several weeks.

"Indeed! What is it?"

"I have been promoted to the place held by Mr. Spencer."

"Oh, I am glad of that! And your salary"—

"Is fifteen hundred dollars."

"How providential this increase is!" said the wife. "I have been so troubled about being in debt, but now we will soon find all straight again."

"Yes. All will be well now."

But not having discovered the true cause of embarrassment, which remained still operative, the effect followed as a matter of course.

On the evening of the day after, while walking out with his wife, Mr. Jones stepped into a jeweller's shop, actuated by no other motive than an idle curiosity to look over the elegant and tasteful articles there displayed.

"Ah, Mr. Jones! how do you do? Good evening, Mrs. Jones! Pleasant evening, ma'am! Really, Mr. Jones, I must congratulate you! I see that you have been appointed to fill Mr. Spencer's place"

Thus ran on the jeweller, thinking meantime of his goods, and wondering if he should make a sale to the new bank-teller.

"You have some fine goods here, Mr. Darling." And Mr. Jones took a survey of the cases and shelves, all arrayed in jewels, plate, and articles of rich and costly workmanship.

"Yes, we have some very beautiful goods."

"Have you any of the new style of cameos?" Mrs. Jones asked.

"Oh, yes, ma'am. We received some to-day that really surpass any thing I have before seen."

And as Mr. Darling said this, he took from his case, one after the other, some dozen cameos of the latest styles and laid them before the delighted eyes of Mrs. Jones.

"They are very beautiful indeed! What is the price of this one?"

"Ten dollars, ma'am."

"I really should like to have one," said Mrs. Jones.

"Well, suppose you suit yourself," was the prompt reply of the husband.

"The price is only ten dollars," remarked the jeweller, in a tone half expressing contempt at the idea of so small a sum.

"Select one, Julia, if you can please yourself."

Mrs. Jones did not require a second invitation. The breastpin was chosen, and ten dollars trans-

ferred from the pocket-book of her husband to the drawer of Mr. Darling.

"Don't you want something in this line?" the jeweller now said—presenting a very pretty ladies' watch.

"Isn't that a dear little watch!" ejaculated Mrs. Jones, her eyes sparkling with delight, as she took the article named in her hand, and examined it carefully. "I must really have one, Henry, as soon as you can afford it."

"Oh, he can afford it well enough," replied Mr. Darling, with a winning smile.

"I am not so certain," the husband said musingly. "How much do you ask for it?"

"Only a hundred dollars."

"I cannot spare a hundred dollars now."

"Oh, never mind that. If you want the watch, I shall not ask for the money for the next five or six months."

"Then you must buy it for me, Henry."

"Well, if I must, I suppose I must."

"Of course you will want a handsome gold chain and swivel," the jeweller now said.

"Why, yes. I suppose I ought to have a chain," was the reply of Mrs. Jones, taking in her hand a gold chain which Mr. Darling had already produced

"This is very fine," she remarked, on examining it

"Yes, it is an elegant piece of chain."

"How much will one cost?"

"Only forty dollars. I can add that to the bill. The money is of no consequence to me now."

Of course the gold chain accompanied the watch. Before the young couple left the store of Mr. Darling, their bill was over two hundred dollars. A pair of fruit-baskets, with several other articles, were added to their purchases, and then they returned home, quite delighted with themselves and all the world.

On the next day, three bills were presented to Mr. Jones, amounting, in all, to two hundred dollars, and the payment asked as an especial favour.

"You shall have the amount of your bill in three or four days," was the reply of Jones to each, without there being in his mind any distinct idea as to the manner in which payment was to be made. Three or four days rolled round very quickly, and the creditors came with the usual promptness of such individuals, and again asked for their money. The amounts were promptly paid. Having now charge of the money-drawer, it was the easiest thing in the world—so it occurred to him, after considering the difficulty in which he was placed—to use two hundred dollars, and put in its place a ticket with the words, "*Due cash, \$200,*" to be withdrawn and the money replaced when his quarter's salary should fall due. This operation once begun, it came very natural to continue it, to meet other demands for money.

The periodical time for counting the cash by the proper officers came on the very day that Jones's quarter's salary fell due. He owed the drawer three hundred and seventy-three dollars; or, within two dollars of the amount due him for the previous quarter. The ticket was taken from the drawer and the money restored. All came out right when the cash was counted, and then another quarter was commenced. But sundry unnecessary purchases, on the "It's only a dollar" principle, made during the previous three months, added to the ordinary household expenses, had caused a number of little bills to accumulate, to pay which a resort was again made to the money-drawer. Another three months rolled quickly around, and the cash was again to be counted. On referring to his memorandum of money used, he found that it bore this disturbing evidence—"Due cash, \$500." There would be a deficiency of more than one hundred dollars, after the amount of his salary had been replaced in the drawer—and should this appear, on counting the cash, the consequence would be the inevitable loss of his situation; besides, the disgrace that would attach to his character.

Henry Jones slept but little during the night previous to the day on which the cash was to be counted. He was in a dangerous position, and he felt it most sensibly. There was but one way to save himself that he could think of, and that was to

borrow one hundred and twenty-five dollars, with which to make the cash balance, and return it again after the counting process should have been gone through. But he felt a great reluctance to ask any one to loan him money. He was not in business, and received a salary all-sufficient to support his family. There was, therefore, no good reason why he should want to borrow money, and he felt that for him to ask the favour would be a ground of suspicion against him that all was not fair. Still, no other plan suggested itself, except one immediately dismissed from his mind—which was to pledge his wife's gold watch and his own for a few days. Julia knew nothing of his difficulty, and he shrank from the thought of making her acquainted with it.

On the next morning, after breakfast, Jones called upon a friend in business, and said—

“Martin, I want a hundred and twenty-five dollars until to-morrow. I have a bill to pay, and my quarter's salary is not due until then—and the person to whom I owe has a note to pay and wants the money badly. Can you do me the favour I need?”

“Certainly—certainly,” responded Mr. Martin, turning to his desk and filling up a check for the desired amount.

Jones felt as if a mountain had been removed from his shoulder, as he left his friend's store with

the check in his hand. The falsehood he had uttered so deliberately did not cost him a thought. The regular periodical business of counting the cash took place, and all was found to be right.

On the next day, a small slip of paper was laid in his drawer, bearing the memorandum—"Due cash. \$500." With this sum, he paid his jeweller's bill, which had accumulated during the six months to the round sum of three hundred dollars. One hundred and twenty-five were paid to Mr. Martin, which left him but seventy-five dollars out of the five hundred. This was, of course, soon frittered away.

"You look a little pale, Mr. Jones," said a horse-dealer to him one day, about a month after this second ordeal. "I am afraid you confine yourself too much."

"Perhaps I do."

"You should take a good deal of exercise, Mr. Jones."

"I know that. And I do walk for an hour every morning."

"That is no kind of exercise! You ought to ride on horseback, Mr. Jones. There is nothing like it for you men who are so closely confined in banks and stores."

"I have no doubt but that I should feel greatly the benefit of riding for an hour or two each day."

"That you would, Mr. Jones! It would make

you feel like a new man ; and would certainly add ten years to your life."

"I believe I must try it, at least," said Mr. Jones, musingly. "I feel that I need healthful exercise in the open air very much."

"I have a very spirited animal, that I think would just suit you," remarked the horse-dealer. "Suppose you come round in the morning and give him a trial. I am sure you will be delighted with him."

"Perhaps I will," said Mr. Jones.

In the morning, before breakfast, sure enough, he was at the stables of the horse-dealer, and was soon mounted upon a really noble animal. He was so delighted with his ride, and so pleased with the horse, that a desire to possess him at once sprang up in his mind.

"What do you ask for this horse?" he inquired, on dismounting at the stables.

"Only a hundred and fifty dollars."

"He is certainly worth that sum."

"That he is. Why it's almost giving him away."

"If I felt able, I should really be tempted to buy him."

"Able! I know fifty men, who, if they were as able as you, would each own his horse before night. There is Gardner, whose salary is only one thousand dollars a year. He keeps a horse, and a beautiful

creature it is, too. Don't talk about being able, Mr. Jones! And then just think what a benefit it would be to your health."

The tempter prevailed, and the weak young man resorted to the bank funds again. His memorandum was changed from "five hundred dollars due cash"—to six hundred and fifty dollars.

"I have bought me a horse, Julia," said he, after he had completed the purchase.

"Have you? Well, do you know what must come next?"

"No."

"I can tell you then."

"Speak out."

"You will have to buy me a horse, too. I have no idea of your riding out alone every morning, and, perhaps, every evening."

"I am sure I should like your company very much, Julia. I didn't know that you were fond of riding."

"But I am—passionately fond of it."

Seventy-five dollars were paid for a horse for Mrs. Jones. And now, every morning, and almost every evening, this thoughtless and imprudent couple might be seen dashing out into the country on their own horses.

But time passed steadily onward, and soon brought around the next examination-day. As it drew near, Mr. Jones began to feel a nervous dread of its ap-

proach, for the ticket in the drawer bore the ominous words—" *Due drawer, \$1000.*"

It now became necessary to enter upon some regular system of borrowing, and to have it so arranged as to prevent the possibility of a failure.

"Will you have two hundred dollars to spare day after to-morrow?" he asked of his friend Martin.

"Yes, and double the amount, if you want it."

"Thank you; but I don't care about more than two hundred; and you can have it again in a day or two."

Two other friends were called upon, in like manner, and from each a like amount was promised, all of which he received in due time and placed among the funds of the bank, to make his account good.

But it is needless to trace the course of Henry Jones step by step. For full five years he continued this system, unsuspected by any one. At the end of this time, the memorandum, which, to prevent accident, was carried in his pocket-book, read thus: "*Due cash, \$5650.*" And yet, during all this time, the cash of the institution was regularly counted every three months; and on each occasion the deficiency was borrowed from at least twenty different persons, not one of whom harboured the least suspicion of the affable and seemingly light-hearted teller.

But Henry Jones was far from being happy; he felt that the sword hung over his head, suspended

by a single hair, and liable to fall by the agitation of a breath. Yet, so strange was the infatuation into which he had suffered himself to fall, that, instead of endeavouring to come back and live below his income, he was increasing his expenses every year. From the "It's only a dollar" principle of action, both he and his wife, now the mother of two sweet babes, had risen into the "It's only a hundred dollars" principle, and were speeding onward to their ruin with daily-increasing velocity. But nothing of the true condition of affairs did Mrs. Jones know. She vainly imagined that fifteen hundred dollars a year were sufficient to supply all the extravagances, for persons of their station in life, into which they entered so thoughtlessly. Among other acts of folly, they had given up the neat and comfortable dwelling at two hundred dollars a year, and now occupied an elegant house at five hundred dollars, attached to which was a small hot-house filled with a most choice collection of plants, many of which were rare and costly exotics. They also had a carriage of their own, and a boy, of course, to attend to the horses.

But with all these appendages of happiness, as was before said, Mr. Jones was far from being happy. How could he be? He was in the charmed circle of the serpent's eye, and possessed no internal power of breaking the spell and rushing away from the threatened danger; but still, over all the anxiety

and fear within, he drew a veil, and assumed, as far as possible, both at home and abroad, an exterior of apparent cheerfulness.

About this time began the commercial embarrassments that were prolonged for so many years. Money became scarcer and scarcer, and it was with the utmost difficulty that Mr. Jones could obtain the required sum, even for a single day, to make good his account.

"I must have four hundred dollars to-morrow," said he, on one of these periodical occasions, stepping into the store of a friend.

"Most gladly would I accommodate you, Mr. Jones, but to-morrow I have two thousand dollars to pay, and I have not yet received the first dollar. How I am to get through, Heaven only knows."

There was that in the earnest, even anxious tone of the merchant, that left no room for Mr. Jones to urge his suit. He turned away from the store with a feeling of faintness.

"How much can you spare me to-morrow?" he asked of another business-man, who had always, heretofore, accommodated him with the utmost cheerfulness.

"Not one dollar, Jones, and I am sorry for it. I am in the tightest place that I have known for the last ten years. I have heavy payments to make to-morrow, and no resources."

"I am really sorry for it," Mr. Jones replied;

and in spite of his effort to seem in some degree unconcerned about not receiving the money for which he had asked, the merchant could not help perceiving that his countenance fell and assumed a very troubled aspect.

“So am I; but I must meet the difficulty like a man, and do my best to overcome it.”

“Can you let me have a few hundred dollars to-morrow?” Mr. Jones next asked of a friend who had never hesitated to loan him any sum that he wanted.

“Indeed, Mr. Jones, I cannot. These are dreadful hard times. And I am sure that I cannot tell how I shall get through to-morrow. But, in a few days, you can have as much as you want.”

Thus, wherever the teller went, he found the same complaint of scarcity and want of money. Not over one thousand dollars were tendered him, and that sum would be of no use, for it would require nearly six thousand to make good his account.

“What must I do?” was a question more easily asked than answered. And it was asked over and over again, with a vain looking for some glimmering of light in the distance. But all was darkness and uncertainty, with a distinct knowledge that destruction lurked in his path.

The morrow at length came, after a night such as no honest, or even dishonest man, could wish to pass—a night of wakefulness and fearful forebodings

Sweetly by his side slept his unconscious wife, and his still happier and innocent children. How his heart ached for them as he thought of the disgrace that would attach to his name, if a discovery of his error were made; of the change in all of his external circumstances that must be the inevitable consequence.

The hour for opening the bank at length came; and Mr. Jones was at his post, with the same cheerful air and kind manner that had gained for him the respect and regard of both the officers and customers of the institution. And yet, with all this assumed exterior, there was a terrible feeling within, for there had occurred to his mind no device by which he could put off the evil day. Once the thought occurred to him to state openly and fully his case to the committee of examination, before the process of counting the cash should be entered upon. But this was instantly rejected, with the mental ejaculation—

“It cannot—it must not be known!”

All through the day, while his hands were busy in receiving and paying out money, his mind was intent on devising some plan of relief from the dreadful dilemma into which he had fallen. Once a gleam of hope shot suddenly across his mind, but it quickly faded away, and left the darkness still more gloomy and intense. Like the darkness of Egypt—it could be felt. That hope came thus. A

check for six thousand dollars was presented, and he paid out, in mistake, six hundred. The lad who offered the check, rolled up the money without counting it, and glided quickly from the bank. As the teller was dropping the check into one of the compartments of his money-drawer, his eye detected the error. His recollection of paying but six hundred dollars was clear and distinct.

"Now I am safe!" was the sudden inward exclamation, while a thrill of joy ran through every nerve and fibre of his body.

"That would be wilful and premeditated dishonesty," a voice seemed to whisper in his ear.

"But I can make it good hereafter, in a way that need involve no disclosure. And the firm is rich and will not be put to inconvenience in consequence."

"Don't do it," urged the opposing, and better spirit within him.

"But I shall be ruined if I do not."

"And ruined tenfold if you do," was the internal earnest objection.

"What *shall* I do!" the poor man uttered almost audibly. And then started, lest his words had passed to the ear of some one standing by.

"Act honestly as far as you can, and await the result of your culpable folly," said the inward whisper.

"You have made a mistake, sir," said the prin-

capital of the firm whose check of six thousand dollars had been paid with six hundred, coming up to the counter, while the struggle in the young man's mind was undecided. That was the trying moment, and the decision had to be made instantly. The struggle was, as it had of necessity to be, brief.

"I discovered the mistake, sir, as soon as your lad left," the teller replied with a smile, as he counted out the balance of the check.

"I am greatly obliged to you, sir," said the merchant, as he received the money. "Some tellers correct no mistakes."

"Right is right," responded Mr. Jones mechanically, while his own voice sounded to his ear hollow and despairing.

The merchant bowed and left the counter, and hope, that had glimmered for a moment with a lurid light, faded away into darkness.

Steadily the hours rolled away, and at last the clock struck three, and the doors of the bank were closed. The committee were already in waiting to make their periodical examination. All that remained was for Mr. Jones to enter up his checks and notes, strike his balance, and present his account. As he proceeded to do this, he seemed to be reeling about instead of standing still, and had it not been for the mechanical habit that he had acquired, it would have been impossible for him to have proceeded with any degree of correctness.

He had not proceeded far in the labour before his eye rested upon the six thousand dollar check.

"This might have saved me," he murmured, pausing in his work.

"And it *shall* save me!" he added with inward vehemence. "It *shall* save me!"

His balance was at length struck, and the periodical counting took place. All appeared right, and the committee separated.

"Mr. Jones," said the cashier to the teller, after the president and the two directors, who had formed, with the cashier, the committee, had withdrawn. "There seems to be a little error here," laying his hand upon the entries of the day.

The heart of Mr. Jones gave a strong bound, and then its motion sank into low and tremulous pulsations, while his face grew instantly pale.

"Where, sir?" he asked, in a low tone, scarcely above a whisper.

"Here," said the cashier, laying his finger first upon the charge of a check for \$6000—and then upon a similar charge, in another part of the day's operations—"Melwyn's check appears to be charged twice, for I only observed, in running my eye over the checks, but one drawn by them." And the cashier looked Jones steadily in the face. The eyes of the latter fell under the searching expression; and as they did so, his face grew deadly pale, for he felt conscious that his defalcation would now

come to light. A brief pause followed, when the cashier said, in a tone that had something of kindness in it—

“Come into my room, in a few minutes, Mr. Jones,” and then, himself retired to the place he had indicated.

Thither he was soon followed by the teller.

“Sit down, Mr. Jones,” the cashier said.

And the teller sat down. But the very chair in which he seated himself seemed as if on fire.

“I am afraid, Mr. Jones, that all is not right,” the cashier began, “and I am exceedingly pained to find myself obliged to express such a thought.”

There was something of kindness and concern in the tones of the cashier's voice, and as the heart of the latter melted down, a gleam of hope seemed to glance before him.

“All is not right, sir!” he said, with one appealing glance, and covering his face with his hands, gave way to tears.

To this succeeded a full confession, by the teller, of his difficulties, and the nature and extent of his defalcation.

“But how is it possible, Mr. Jones, that you could become so embarrassed?” the cashier asked.

“I can hardly answer that question to myself,” the teller replied—“I have not gambled, nor bought lottery tickets. All has gone in the maintenance of my family.”

“Then you must have lived very extravagantly, Mr. Jones; for, with a larger family than yours, my expenses are not over eighteen hundred dollars a year.”

“I believe I have, sir—and there, no doubt, is the secret of my embarrassment. I never intended to wrong the bank. But I was thoughtless and extravagant. But, do not expose me! I was not dishonest in my intentions—and will not abuse your confidence, if you will again favour me with it.”

“But how can I help exposing you, Mr. Jones. Are you not a defaulter to the amount of six thousand dollars?”

“True, sir! But I will repay that, gradually. I will live on half of my salary, until the other half makes good the loss. Oh, sir! think of my wife and children, and spare us the disgrace and ruin!” And the teller clasped his hands, and looked up, imploringly, into the cashier’s face.

The latter was moved. But his position involved duties that could not be sacrificed to feelings.

“How can I depend upon you, Mr. Jones?” said he, after a long silence. “Once you have deceived me—how can I trust you again? What security have I that you will not again be led astray?”

“Oh, sir, the reflections of this dreadful hour will be your security—this dreadful hour, in which I stand trembling on the brink of infamy and utter ruin!”

"Go home, Mr. Jones," said the cashier, after a silence of full five minutes, in which he strove in vain to decide his course of action. "Go home, and give me time to think. By to-morrow morning I will decide what it is right for me to do."

"Oh, sir, do not keep me so long in suspense! It will kill me."

"I cannot decide before," the cashier said gravely. "And now, go home, sir, and be prepared for the worst, for I cannot tell what will be the result of my deliberations."

We will not attempt to portray the feelings of Mr. Jones during the dreadful night that followed—nor those of his wife, to whom he told all as soon as he returned home.

On the next morning he went early to the bank, in a state of intense anxiety. The cashier met him as soon as he entered, and then the two retired to the cashier's private room. Poor Jones felt like a criminal on his way to the gallows, with one faint hope in his mind of a reprieve—a hope more truly painful than the certainty that there was no escape.

"Sit down, Mr. Jones," said the cashier, solemnly, and Mr. Jones sat down.

A silence of many moments ensued. The cashier's brow was clouded, and it was evident that he was undetermined how to act. His duty as a public officer prompted one course, and humanity another. At last he said, in an earnest voice—

“Mr. Jones!—can I, *dare* I trust you?”

“Oh, sir, do not hesitate! This hour of intense, almost hopeless agony, is the guarantee for my future faithfulness. Trust me, sir, and I will be true to your confidence.”

“But how will you make good the deficiency in your account?”

“It will require time, sir; but I believe I can do it. My true deficiency is \$5,650. There was due yesterday, and yet undrawn, a quarter's salary. I have a carriage and a pair of horses, which will bring not less than seven hundred dollars—they cost a thousand. My wife's jewellery, and my own, including watches and gold chains, we estimated last night at not less than six hundred dollars. We have been thoughtlessly extravagant in these matters. How we ever accumulated so much really worthless stuff, I can hardly tell. But we were always buying something. And then our plants and flowers would certainly bring a hundred dollars. There are among them many that are very rare and beautiful. Besides these things, we have a great deal of costly furniture, and ornaments, which we will let go. In all, I feel sanguine that I can reduce the debt I owe the bank to three thousand dollars. I have told my wife all about my present dreadful condition, and she says—‘Let all go.’ She is willing to come down to the poorest condition, so that I may not be exposed and ruined. Six hun-

dred dollars a year, she is confident, will be enough for us, and she proposes that we move into the suburbs of the city, where rent will be low, and the change in our appearance not be so much noticed. In four years, at the longest, I will be able to make all straight again."

For more than a minute, the cashier mused in silence—then extending his hand, he said—

"Mr. Jones, I will trust you."

The teller burst into tears and sank upon a chair.

"What a gulf of ruin I have escaped!" he said, at length rising, and again grasping the cashier's hand.

It was on a calm summer evening, about four years after, that Mr. and Mrs. Jones sat near a window of their neat little dwelling, far in the suburbs of the large city of which they were residents. Every thing around them was neat, plain, and comfortable.

"This day I am a free man!" Mr. Jones said, after a brief pause in their conversation. "I drew my quarter's salary this morning, and after paying off the balance of my debt to the bank, have just one hundred dollars left. How narrow an escape I have made! It makes me tremble whenever I think of it."

"Oh Henry,"—and his wife leaned upon his arm and looked him tenderly in the face, while the

moisture dimmed her eyes—"how glad am I to see this hour!—this hour, that I have scarcely dared hope for. We have had a hard lesson to learn, but I feel that it has been a salutary one. We shall again be happy."

"Yes, far happier than, with our former views and feelings, we could even have been under circumstances the most prosperous. I could not have believed, once, in the possibility of our being contented with every thing around us so plain as we now have it. But I find that it is not so much the external circumstances that make happiness, as the internal condition of the mind. If we look out of ourselves for happiness, as sad experience has proved, we meet only disappointment, and are in danger of becoming in circumstances that may sadden every moment of our after lives. Let us, then, never forget the past four years. They are full of lessons of wisdom."

Nor were those troubled years ever forgotten. Their lessons of prudence and economy—their thought-exciting incidents—their seasons of sad reflection, made an impression that never wore off. Mr. Jones occupied a high position of trust in the community, and none suspect that once his feet well-nigh slipped, while he tottered on the brink of ruin and infamy.

HIRING A SERVANT.

"WELL, I'll just give up at once ; so there, now ! It's no use to try any longer !" said Mrs. Parry, passionately, as she came into the parlour, where her husband sat reading, and threw herself upon the sofa.

"Why, what is the matter now, Cara ?" inquired Mr. Parry in a quiet tone, for he had seen like states of excitement so often that they had ceased to disturb him.

"The matter ? Why, a good deal ! Sally is going away day after to-morrow, and I shall be left without a cook again. And what shall I do then ? Can you tell me that ?"

"Hire another," was the unmoved reply of Mr. Parry.

"Yes, it's easy enough to say 'hire another,' but saying and doing are two things. I never expect to get another as good as Sally, and *she* has been troublesome enough, dear knows !"

Mr. Parry laid aside his newspaper, folded his hands together, and assuming a resigned attitude,

looked his wife in the face, with an air of composure that annoyed her exceedingly.

"You seem always to think this trouble about servants a very little matter," said she, somewhat pettishly; "I only wish you had the trial of it for awhile!"

"I have no desire, I can assure you, Cara," he replied, in a soothing voice. "I never envied you, or any other woman, the pleasures appertaining to household duties. But you must allow me to think that much of the difficulty and annoyance which is too frequently experienced, might be avoided."

"No doubt you think so. All men do. I verily believe there never was a man yet who possessed true sympathy for the peculiar trials incident to house-keeping."

"Come, come, Cara! that is a sweeping declaration," Mr. Parry replied, smiling. "I, for one, think that I feel for you in all your various and conflicting duties; and, were it in my power, would lighten every one of them. But, as I cannot do this, I cannot of course think that, in entering into them, you do right to allow them to make you unhappy."

"It is easy enough to talk, Mr. Parry; but how do you think that I or any other woman can look on unmoved and see every thing in disorder? If dinner is late, or badly cooked, you are very sure to speak about it; and how do you think I can feel easy when I see that, through the inattention of the

servant, such a thing is going to happen, or feel at all pleasant after it has happened?"

This was carrying the truth right home; and Mr. Parry remembered, all at once, that at sundry times he had grumbled because dinner was not on the table promptly; and, on various occasions, because the meat was overdone or underdone, or the vegetables cold or badly cooked. He therefore sat very still, and did not reply. Mrs. Parry perceived the impression she had made, and continued:—

"Or, how do you think that I can feel otherwise than I do in prospect of just such things again, and a dozen others more annoying still? I've had trouble enough with Sally, to get her to understand how things ought to be done, and it disheartens me outright now that she is determined to go away. I don't care so much about myself, but I know how these household irregularities annoy you, and that you blame me for them, even though you don't say any thing."

Mr. Parry was silenced for the time. He saw that he was thrown completely "in the wrong," and that it would be useless to attempt then to argue himself out of his unenviable position. His wife, thus victorious, had the uninterrupted privilege, for that day, at least, of being just as unhappy as she wished, in prospect of Sally's departure and the annoyances that were to follow this event.

During that day and the next, a gloom pervaded

the household of Mrs. Parry. Sally felt more than ever anxious to be away. Once or twice the idea of remaining passed through her mind; but a sight of Mrs. Parry's overcast countenance instantly dispelled it.

On the morning of the day on which Sally was to leave, an Irish girl, who had learned, through the chambermaid, that the cook was going away, applied for the situation.

"Are you a good cook?" inquired Mrs. Parry.

"Oh, yes, ma'am; I can cook any thing."

"Where did you live last?"

"I am living in a tavern, ma'am."

"Why do you wish to leave there?"

"I don't like the place. You are so much exposed in a tavern."

"What is your name?"

"Margaret."

"Well, Margaret, you can come on trial to-morrow morning. Sally is going to stay to-night."

And so Margaret went away, promising to come back in the morning. At dinner-time, Mrs. Parry seemed a little more cheerful.

"I've engaged a cook," she said, after the meal was nearly over.

"Have you, indeed! Well, I'm glad of that, Cara. You see you've had all your trouble for nothing."

"I'm not sure of that," she replied. "It's one thing to hire a cook, and another thing to be pleased

with her. She's an Irish girl, and you know that they are never very tidy about their work."

"But they are, usually, willing and teachable. Are they not?"

"Some of them are. But, then, who wants the trouble of teaching every new servant her duty? It's enough to pay them their wages."

"Still, in thus teaching them, we are doing good. And we should always be willing to take upon ourselves a little trouble, if, in doing so, we can benefit another."

"That would be too generous! I might, on your principle, be willing to do nothing else but teach ignorant servants their duty, and thus fit them to make other houses pleasant, instead of my own. For, it generally happens, when you have made one of them worth having, she knows some one with whom she would rather live than with you. There was Nancy, that didn't know how to wash a dish or cook a potato when I took her. She lived with us a year, until she could turn her hand to every thing, and then went to Mrs. Clayton's, where she has been for six years. Mrs. Clayton told me, day before yesterday, that she was the best woman she had ever had in the house, and that she would not part with her upon any consideration. And here is Sally, with whom I have had my own time. She's getting to be good for something, and now she's contented here no longer."

"That does seem a little hard, Cara. But, then, don't you feel a gratification in reflecting that, through your means, Mrs. Clayton has obtained a servant who fills her place so well as to give satisfaction to the family?"

"I can't say that I do," Mrs. Parry replied in a half positive, half hesitating tone.

"Then, if you do not," her husband said, seriously, "it is time that you began, at least, to make the effort to feel thus. The reason that we are so often made unhappy by the actions of those around us, is, because we regard our own good and our own comfort of primary importance. Any thing that disturbs these, disturbs us. But, if we desired to impart benefits as well as to receive them, we should come, as a necessary consequence, into a state of mind that could not be easily agitated. We would see, in the wrong actions and in the short-comings of others, that which affected them injuriously, as well as ourselves, and in trying to modify or correct them, we would have a reference to their good as well as to our own."

"That may all be true enough; but I am sure that I could never act from such disinterested motives. It is not in me."

"It is not in any one, naturally, to act thus, Cara. But that is no reason why good principles may not be formed in us. You can at least see, I suppose, that, if all acted thus with reference to the good of

others, every thing in society would move on much more pleasantly than it does."

"Oh, yes, of course. But if only a few, why, they might work their lives through for the good of others, and be no better off by it."

"A selfish idea, I see, is uppermost in your mind, Cara," her husband said kindly, and with an encouraging smile, for it was not often that he could get her to consent to talk rationally on such subjects. "The few who thus acted would not have in their minds the idea of a reward. The delight which naturally springs up in the mind from the performance of good actions to others, would be to them a much higher gratification than any thing that could be given to them as an external reward for what they had done. Let me see if I cannot make this plain to your mind. Suppose Mrs. Clayton had so thoroughly educated an ignorant servant as to make her fully acquainted with all the household duties that might be required of her; and that, after she was thus fitted for the performance of these duties, this servant left her, and finally came into your family. Do you not think that Mrs. Clayton might feel delight in the thought, that through her efforts to instruct that servant, she had acquired the ability of obtaining a comfortable home at any time, and you had the pleasure of having one in your family who lightened you of many a care, and caused your household arrangements to move on harmoniously?"

"Yes, I can see that she might. But I am not so sure that she would feel thus."

"And you can see, no doubt, that to feel thus would be much better than to have none but purely selfish affections."

"Yes, I can see that, too. And, further, I should be very glad if I could have principles of action so elevated."

"You may have them, Cara. We all may have them," her husband said, earnestly and feelingly. "But, then, it will be necessary for us to begin the correction in us of whatever is altogether of self; and to begin, too, in humble and little things. I must cease to complain if every thing should not be as orderly as I desire, and cease to do so because I know that to complain thus will necessarily make you unhappy. I must not regard myself exclusively. And you, in reference to your servants, should regard them and their good, as well as the perfect order of your household arrangements. Under such a system, if carefully carried out, *with the heart in it*, a wonderful change would occur. In case things went wrong—and perfection cannot be attained in any thing here—you would cease to feel annoyed and dispirited, as you now often do. The higher and more unselfish motives from which you acted would superinduce a condition of mind not easy to be disturbed."

"I fear, husband, that I have defects of character

which will prevent my ever acting thus," Mrs. Parry said, in a tone slightly desponding.

"A consciousness of your weakness, my dear Cara, should make you doubly watchful. The end to be gained is worth years of trial. If you can only gain your own consent to commence the work of reformation from principle, you will soon begin to perceive its peaceable fruits, and thus find ample encouragement for perseverance."

"I can at least *try*, husband," she said, looking up into his face with an expression of calm determination. "But," and her countenance changed, and assumed a look of despondency, "how shall I begin?—that is the puzzling question."

"To begin aright is almost half the victory. And here I must confess that I hardly know how to give advice. But perhaps I can suggest a thought or two that will help you. This new cook who is coming, you say, is an Irish girl. It is not probable that, in the outset, she will be at all capable of doing her work as you wish it done. Make up your mind to this, resolving, at the same time, that you will be kind and forbearing towards her. That, no matter how awkward she may be, or how ignorant, that you will not exhibit in her presence any thing like impatience. Think of her, too, as a poor girl, who has had few opportunities, and who is now in a strange country, and, perhaps, altogether friendless. Your kind feelings will then be drawn out towards

her, and it is impossible for you to feel kindness and concern for her without its being perceived. The Irish character, you know, is grateful. From the awakening up in her mind of affection towards you, she will be doubly anxious to serve and to please you. Thus a life will be put into all her actions. Under such an impulse, she will learn quicker and remember better all you wish her to do, than she possibly could if she were acted upon by less elevated motives."

"I see and feel the force of what you say," Mrs. Parry replied, in a subdued tone, "and will, at least, try to put in practice the hints you have given me."

On the next morning, after breakfast, Margaret came, and Sally went away, leaving the kitchen in her charge. For a little while after Sally had left, Mrs. Parry permitted herself to feel discouraged; but from this state of mind she soon roused herself, and went out into the kitchen to instruct Margaret in her duties. It first occurred to her, after she had gone in where the girl was, that she ought to do something to make her feel easy and at home. The wish to do this was soon followed by an idea of how it might be done. So she said—

"Come, Margaret, bring your box up-stairs, and I will show you your room."

So Margaret lifted her box, which she had set down in one corner of the kitchen, and followed Mrs. Parry up into one of the garret rooms, which

was plastered, and had but a few days before received a fresh coat of whitewash.

"This is the room, Margaret, in which you, with the chambermaid, will sleep. She will keep it in order, of course; your duties will lie in the kitchen. You will find her very kind, and you must try and live on good terms with each other."

"It sha'n't be my fault, ma'am, if we don't," Margaret said, warmly, for she felt Mrs. Parry's kind manner, and was instantly drawn towards her.

"You say that you understand how to cook almost any thing?" Mrs. Parry remarked, after they had returned to the kitchen.

Margaret hesitated a moment, while the colour rose to her face. At length she said, with a good deal of feeling in her tone of voice—

"I wouldn't deceive you for the world, ma'am, now you seem so kind to me. I am not a very good cook, for I never had much chance; but then, ma'am, I am anxious to learn."

"But didn't you tell me, Margaret, that you could cook any thing?" Mrs. Parry asked in an altered tone.

"Oh, yes, indeed, ma'am, and so I did. But then what could I do? If I had said I wasn't a good cook, you wouldn't have taken me; and so I'd a had no chance to learn at all. But indeed, ma'am, I'll try to do right, and if trying'll do any good, I am sure I will please you."

Mrs. Parry hesitated. She hardly knew what to do or say. There was something in Margaret's present frankness and apparent sincerity that she liked; but this was counterbalanced by a direct, premeditated falsehood, and an intention to deceive. After pausing for a few moments, she said—

“Well, Margaret, I cannot say that I like your attempt to deceive me, but now you are here, I will at least give you a trial.”

“Indeed, ma'am, it was necessity entirely that made me do it; but I knew that if I tried I could learn, and I thought, surely the mistress will have patience with me when I am willing!”

This modified Mrs. Parry considerably; and feeling, from having at first almost compelled herself to take an interest in the poor Irish girl, some touches of real concern for her, she said—

“If you are really willing to learn and anxious to please, Margaret, I have no objection to taking some pains to instruct you. But then I shall want you to pay attention to what I tell you, so that after I have once given you a plain direction, you will not discourage me by forgetting it when you come to do the thing over again.”

Margaret promised faithfully to do the best she could, and then set about her work. Heretofore, on hiring a new cook, Mrs. Parry had installed her into the kitchen, and then left her to go about things in

her own way, under all the disadvantages of being in a strange place, unacquainted with the economical arrangements of the family. Of course, no one ever suited her at first, and it was usually some weeks before things got into regular going order. In the present instance, however, she felt that there was a positive necessity for her to plan and arrange all the work there. She found Margaret really ignorant of the very first principles of her assumed calling. But she was so willing, active, and good-tempered, that she could not get out of humour with her, though several times during the morning she was sorely tempted. Dinner was ready at the hour, and well cooked, too, for it had all been timed and performed under Mrs. Parry's own direction; and she well knew how to do it.

"Your dinner is in good time, and in good order," Mr. Parry remarked, after sitting down to the table; "and you don't seem to look worried, though a little warm, as if you had been pretty busy. I hope your new cook has proved herself better than you had anticipated that she would be."

"She has proved to be quite deficient in every thing," Mrs. Parry replied.

"Indeed! I am sorry to hear that. I thought she recommended herself highly."

"So she did. But she confessed to me this morning, that she did so to secure the place, hoping to learn afterwards."

“That is a bad sign I suppose you do not intend keeping her?”

“Well, as to that, she seems so anxious to learn, and, withal, so willing and good-tempered, that I feel very much disposed to take some trouble with her. I have been in the kitchen most of the morning, and, indeed, cooked the dinner pretty nearly myself. I see much in her to like, though a good deal that tries my patience. I must confess that so decided an untruth as she told me prejudices me against her. Still, much allowance should be made for a defective education and the disadvantages under which she found herself placed.”

“That is sensible and kind, Cara,” her husband replied, evidently pleased at finding his wife so readily making the effort to act from motives less selfish than those which had too uniformly governed her in matters relating to her domestics, “and I have no idea that your labour will be thrown away.”

“I feel somehow or other that it will not be thrown away,” Mrs. Parry said; “and I feel that my mind is much calmer and more encouraged than it would have been if I had left her alone in the kitchen, with the determination to send her away if she were not able to do things to my liking.”

“You are getting hold of the true philosophy, Cara,” said her husband, with an encouraging smile. “We never cultivate good feelings towards others, or make an effort towards being kind to them, that

we have not a reward in a composed state of mind more than compensating for the self-denial or trouble it may have cost us."

"The truth of what you say is not only apparent to me, but I can realize it from having felt it," was Mrs. Parry's reply.

That evening, a Mrs. Coster, one of her friends, came in to spend an hour or two. Their conversation, by a natural transition, passed to the subject of servants.

"I am almost out of all heart," Mrs. Coster said, with a sigh, as soon as the topic was introduced. "Indeed, I've given up all hope of ever having any peace again, while I am in the power of so unprincipled a class as domestics. Is it not too bad that the happiness of a whole family must be interrupted by a cook or a chambermaid? It makes me feel downright angry, whenever I think about it. I see it, as clear as can be, that we shall have to break up and go to boarding."

"That would be exchanging one evil for a dozen," remarked Mrs. Parry.

"So I used to think," Mrs. Coster replied. "But, really, I have been forced to change my mind. Every day the trouble with servants is increased. If you get one that is worth having, she will be off at the end of two or three months; and to nine out of ten I wouldn't give house room. They are, in fact, not worth the powder it would take to shoot

them! But how are you off in this respect, Mrs. Parry?"

"Well, I have my own troubles, Mrs. Coster. Sally, who has been with me a good while, left me this morning, and I've got a raw Irish girl in the kitchen, who couldn't cook a dinner in a decent way to save her life."

"Oh, dear!" ejaculated Mrs. Coster, clasping her hands together, and rolling up her eyes. "Then you have got your hands full. I had a trial of one of your raw Irish girls once, and a pretty piece of baggage she was. I left her to cook the dinner on the first day—and such a dinner! But I will not make the effort to give you an idea of it, or the dozen other things she *attempted* to do. I never want to hear of raw Irish girls again, since I had a trial of Margaret Coyle."

"Margaret Coyle!" Mrs. Parry said in a tone of surprise.

"Yes, Margaret Coyle; and I hope, in mercy, it isn't her that you've got."

"Yes, it is no other than her," Mrs. Parry replied, despondingly.

"Oh, dear! oh, dear! Then you've got your hands full! Why, unless she has changed a good deal since I had her, she is not able to do a single thing as it ought to be done. And, besides, she is slovenly and dirty. You'd better send her off at once, for you'll never make any thing out of her."

"She seems at least, willing and good-tempered," urged Mrs. Parry, in her favour.

"Not by any means. I found her dilatory and unmanageable; and she is the only servant who ever gave me a saucy word."

"Ah, me!" sighed Mrs. Parry, "it's a hard case, truly! Why can't domestics feel some sense of justice towards the families in which they reside?"

"Because they are a low, unprincipled set!" Mrs. Coster replied, warmly; "and I don't know that we ever need expect much more from them. They're generally envious of their mistresses, and ashamed of the idea of being servants, and think, in consequence, that it shows a spirit of independence to be saucy and disregardful of the comfort of the families in which they reside."

After Mrs. Coster went away, Mrs. Parry seemed very much dispirited, and remarked to her husband that she was afraid all her hope of making any thing out of Margaret was vain.

"That may be," Mr. Parry remarked. "But it does not at all follow, it seems to me, from what Mrs. Coster has said. I am confident that she never gave Margaret a fair trial. And I am farther inclined to think that she worried the poor girl until she was roused, and answered her back in a spirit of offended pride."

"Yes, that may be very true. I never thought that Mrs. Coster had much feeling for her domestics.

She expects them to do just so, and never spares them if there is any deviation from her rules. Nor does she think it required of her to consider them at all, except as necessary appendages to her family."

"That is the great error," Mr. Parry replied. "So long as the majority of people look upon domestics as necessary evils, so long will the majority of people find it hard work to get along with them. Nor is this kind of trouble confined altogether to the one party in the case. The servant has as hard, and usually a much harder time of it, than the mistress. She is expected to do every thing for the comfort of the family, and yet is to be considered no farther than as entitled to her regular monthly hire. Too often, she is made to bear all the surplus ill-humour of the woman in whose service she is engaged; and, as a general rule, is too often a stranger to all kindness and consideration. This is speaking with a good deal of seeming latitude; and yet, Cara, you will admit that there is too much truth in what I have said."

"I cannot deny it," Mrs. Parry replied, seriously; "nor can I get away from the conviction, that I am far from being innocent in the matter myself. We are apt to take it for granted that those under us are also below us in feeling;—that they are not entitled to the same consideration that those are whose condition in life is equal or superior to our own."

“That, certainly, is a great fault. It may often happen, too, that the poor girl who is forced to go into the kitchen, is one, the promise of whose early years was far superior to that of the individual for whom she is compelled to labour. And she may, also, have as acute feelings, and be possessed of as sound moral principles. But who considers her in this light?”

The conversation thus commenced continued for some time; but we will not weary the reader by repeating it farther; enough has been given to show the principles it involved.

During the next morning, Mrs. Parry gave up her time to Margaret, and endeavoured, in a kind manner, to instruct her in the duties she had assumed. The poor girl seemed very anxious to learn, and evinced a quickness of apprehension that disappointed Mrs. Parry agreeably. To see how far she recollected the directions given on the day previous, the same kind of a dinner was prepared. Margaret was at fault but once or twice, and when the omission was pointed out, she said she would try and never forget that again; and said it so earnestly, that it was evident she would be likely to keep the thing in her memory. Much to the surprise and pleasure of Mrs. Parry, in the course of a week, Margaret could get along very well in the kitchen, carefully continuing to do every thing in the exact way she had been told that it ought to be done. Sometimes,

when Mrs. Parry was in a less calm and pleasant state of mind than usual, and any thing would go wrong, or Margaret would forget some particular direction, she would speak to her in a voice less kind than she had from the first assumed when addressing her. Whenever this happened, the poor girl would look up into her face with an appealing expression, and sometimes the moisture could be seen gathering in her eyes. Mrs. Parry always felt this, and it enabled her to correct in herself an habitual petulance when any thing occurred to disturb her. The improvement manifest in Margaret continued, and at the end of the first month, Mrs. Parry was better pleased with her than with any one she had ever had. From a uniform, kind consideration, she had come to feel an interest in her, and one day asked her why she had left her native home. The question seemed to excite some painful emotions in the mind of the Irish girl, but she replied, readily and respectfully :

“Misfortunes, ma’am. When my father and mother died, and the landlord rented our cottage and acre of ground to another family, me and the two little children were turned out, to do the best we could. We had always had a plenty of good potatoes, and milk, and oatmeal bread, and we were as happy as the greatest in the land. But now the hardships came. I didn’t mind myself so much, for [was most grown up, and could do pretty well ; but it made my heart ache to see little Jamie and Cath-

rine turned on the parish, with no one to be kind and good to them as I had been. Poor things! It was hard fare and cruel treatment they had. And I could do nothing for them, though I am sure, if my heart's blood could have done them any good, they should have had it. Little Catherine didn't stand it more than a year. It was wrong, maybe, but I did feel glad when she died. Oh, ma'am, if you had seen her when she was laid out for a little while before they boxed her up with rough boards, and put her down in the ground, without a priest or a word of prayer over her, it would have made your heart ache, I am sure, as it did mine. Before she went into the poorhouse, she was fat and round as your little George is now; but when she died, she was all skin and bone, and her eyes were sunk 'way down in her head. And when little Jamie was let come and see her, before she was buried, he looked so pale and thin, and full of sorrow, that it broke me down entirely. Oh, ma'am, you don't know what it is to see those you love as dearly as you love your life, suffering and dying before you, and yet have no power to help them." The girl paused a moment or two to recover herself, and then continued,

"Well, Jamie, he didn't last long. He died as Catherine had, from want of good food and kind treatment. I saw the last of him, too, and then it seemed as if a great load had been taken off my heart. I knew they had both gone where they

would be happy. Some time after this, my brother, who had been in this country a few years, sent me over some money, and asked me to join him, saying that he would take care of me. I came out, of course. But, ma'am, when I got here, he had died with the fever. I felt like I should have to give up. I was in a strange country, and among strangers. But they told me at the tavern where I was, that if I would turn to as chambermaid, they would give me four dollars a month. I was glad enough to do so. But I did not like it much, especially when I got acquainted with one or two girls, who were employed in families, and who said it was so much pleasanter there. I didn't like the exposure of a tavern, and wanted badly to get into the quiet of a private house. At last, one of my acquaintances told me she could get me a place as cook. 'But I didn't know how to cook,' I told her. 'Oh, never mind that,' she said; 'tell the woman you can cook every thing, or she won't have you; and you can easily learn after you once get the place.' So I did as I was told. The woman wasn't kind and good to me, as you have been, ma'am. She gave me things and told me to get dinner; I made bad work of it, of course. And then she got angry, and called me ugly names. Oh, it made me feel so bad! From asking a little, as far as I could venture, and taking notice why she found fault, I tried to get as near right as I could. But it was no use. I was

ignorant, and she did not seem to have any feeling for me. I stayed only a week or two, when she got angry with me for doing something wrong, and said very hard words to me. I couldn't stand it any longer, ma'am, and so talked back to her. This made her a great deal worse, and I thought I had better leave and go back to the tavern, and so I did. After a while, I heard that you wanted some one, and I told you, because I was persuaded to, the same story about my knowing how to cook every thing. You know the rest, ma'am. I think I improve some, don't I?" she added, innocently.

"Oh, yes, Margaret," replied Mrs. Parry, "you have improved very much; and if you continue to improve, and are as willing and good-tempered as you have been, I think there will be no need of our parting soon. But was not that Mrs. Coster with whom you lived?"

"Indeed, ma'am, and it was!" Margaret said, looking up with surprise.

"I know her very well, Margaret, and she is, in many things, a kind-hearted woman. But she is sometimes thoughtless. She, I suppose, expected to find in you what she wanted, a good cook, and was very much disappointed, and consequently, out of patience, when she found that you could do nothing that you had engaged to do."

Here the conversation ended between Mrs. Parry and her new cook, for whom, after hearing her brief

history, she felt added kindness, and also an increased degree of confidence in her. Nor was she disappointed. From, apparently, the most unpromising materials, she came into the possession of a domestic, through kindness and consideration for her, who was ever faithful, and ~~thence~~ ^{thence} invaluable. And even more than this, she had been led to see in herself and correct it, that which, while it influenced her, would have made it impossible to retain, for any length of time, a good servant. That particular disposition was, a habit of petulance and fault-finding, when things were a little wrong. Nothing so discourages a domestic as the clouded brow of her mistress. If there is sunshine, she will go about her duties with cheerfulness and perform every thing quicker and better. But the great prerequisite in the mistress of a family is that calm, dignified, and uniform consistency of conduct which commands involuntary respect. There are within the circle of almost every woman's acquaintance, some who are never troubled with domestics. All about them seem to be in the cheerful performance of every duty. Let the manner of one of these towards her servants be observed. She is never heard to speak to them in a tone of command, and often, in giving directions, she will be heard to say in a mild tone, "Nancy, I wish you" to do so and so; or, "Will you" do this or that thing. And yet, no one hesitates or uses improper familiarities towards her

She has no better materials to act upon than others, but she moulds and fashions them in a different way. On no occasion does she get excited, and say unreasonable things to them; for this would destroy in their minds all respect for her: as it always does in every instance where such a bad habit is indulged in. But we will not tire our lady readers by lecturing them upon their domestic duties. We are sure that they have their own troubles in this respect. Nor will we presume to condemn any who cannot come up to the standard we have attempted to raise; but, if they will only try to do so, and carefully look within, rather than without, for difficulties and hinderances, we are sure that some of them will be able to get along with that troublesome class of people called helps, domestics, or servants, as fashion or prejudice decides, much better than heretofore.

THE END

YOU ARE JUDGED

by your house just as much as by your dress. Keep it neat and clean and your reputation will shine. Neglect it and your good name will suffer. Do not think that house-cleaning is too troublesome; it is worth all it costs, especially if you reduce the outlay of time and strength by using SAPOLIO, at 10c. a cake.

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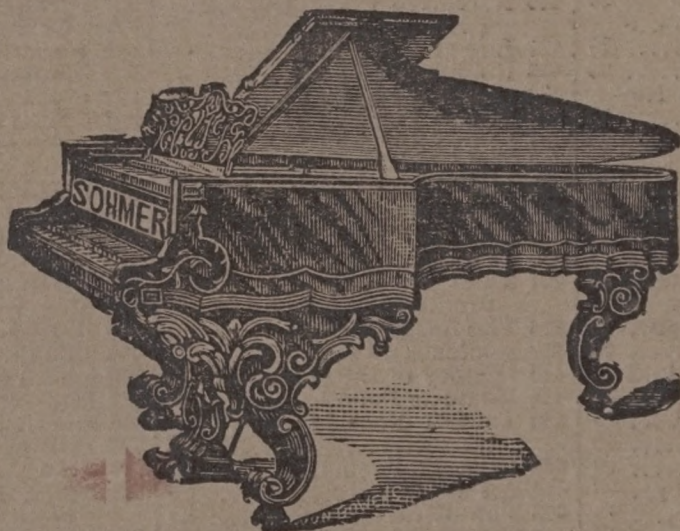
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